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FIFTY YEARS  
OF  
CO-OPERATION IN BINGLEY.

BINGLEY:  
THOS. HARRISON & SONS,  
PRINTERS, AND PUBLISHERS' BOOKBINDERS,  
QUEEN STREET MILL.





Central Stores.

FIFTY YEARS  
OF  
CO-OPERATION  
IN  
BINGLEY:

---

A JUBILEE RECORD  
OF THE  
BINGLEY INDUSTRIAL CO-OPERATIVE  
SOCIETY, LIMITED.

By W. HARTLEY, Manager.

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1900.  
PRINTED FOR THE SOCIETY BY  
THOS. HARRISON & SONS, QUEEN STREET MILL,  
BINGLEY.



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# FIFTY YEARS OF CO-OPERATION IN BINGLEY.



## CHAPTER I.

### TOPOGRAPHY OF BINGLEY AND DISTRICT.



**F**IFTY years ago Bingley was a very different place from what it is now, in many respects; in size, in population, in the appearance of its principal streets, in its surroundings and also in some measure in the character and pursuits of its inhabitants; in the facilities pertaining to the acquisition of knowledge, in its recreations and pastimes, in the remuneration accorded to labour, the ability to accumulate savings, and incentives to provident habits. For the average thoughtful inhabitant it is now very much better in many respects than the Bingley of fifty years ago.

It is very often the tendency of those who can speak from a personal knowledge of a somewhat extended period



of time, to decry the present and exalt the past—perhaps the tendency is natural when only a very partial and incomplete view is taken, when they see only the fatuous engrossment which enthral large numbers of the present generation in the national pastimes of football and cricket to the exclusion of nearly all else ; when no time for anything else can be spared except what is necessary to their daily occupations, and oftentimes considerably curtailing that, in their eagerness for the excitement of the field.

Notwithstanding this tendency with large numbers, there are others who while not scorning the delight of open air exercise, yet pursue it with moderation and find time to study social questions with which this generation is confronted ; and though these may be fewer in number, still we have reasons for the optimistic view that the world is progressive.

There are many agencies contributing to this result ; perhaps the greatest of which is the labour of our scientists and the inventive geniuses who yoke the forces of nature to the many intricate and ingenious devices in machinery, which considerably lighten the labour that would otherwise be necessary, and give us in cheap abundance, many comforts otherwise unattainable. As these progressions have been developing, other complexities have been introduced into our social system, which have required and will as time goes on still further require, solution that will test the skill and ingenuity of our reformers to accomplish.

The greatest of these we think is the devising of means which will confer upon each and all an approximation to

their fair share of the many advantages which these mentioned improvements bring; we think co-operation is calculated to do this, not very effectively perhaps in its distributive phase alone, but certainly on the productive side by the extension of existing industries, and the establishment of new ones to supply our varied needs.

Distributive co-operation has taught us in a very effective and practical manner, the possibilities of our becoming collectively, capitalists on a sufficiently large scale to enable us to embark in large productive concerns, which may be managed successfully if we are only willing to recognise ability in our own ranks. It is not our purpose however to speculate upon the possibilities of the future alone, our immediate purpose is to record in a brief manner the history of the Bingley Co-operative Society from its inception in 1850 to the present time 1900.

Let us try to describe Bingley and its surroundings fifty years ago as a preliminary to the sketch of its Society's history. Very much has been done within the last ten or twenty years in obliterating old landmarks known to the older inhabitants of the place; by the aid of our printers we have tried to reproduce some of these which were photographed before they were demolished.

In 1846 the Midland Railway line was opened through Bingley. Railways have made some towns, and few who have had the privilege of being served by one or more but what have been altered very considerably either in accession of trades and industries or developments in the residential portion of the community.



Old Market Place.

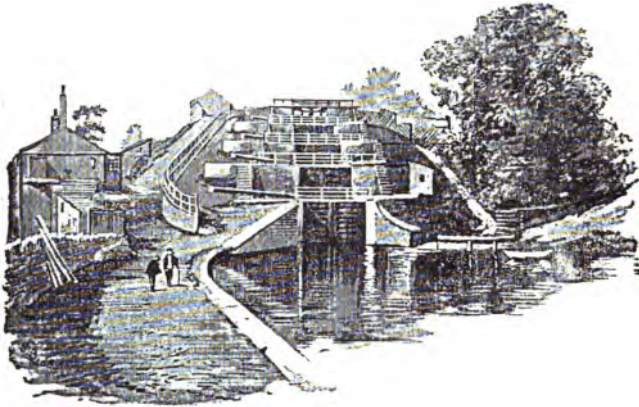


Old Smithy.

Bingley is not an exception in these respects, though it has not developed to the extent of the neighbouring towns of Keighley and Shipley. Bingley Town in 1850 may be said to have been located almost entirely on one side of the Leeds and Liverpool canal, except Ferncliffe and Crow Nest. What is now one of our principal outlets for the town, Park Road, was then known by the not very euphonious name of Toad Lane, and was a somewhat narrow roadway, and a narrow side walk on one side only; on the right in coming from the Main Street and nearly opposite the present gates of the National Schools was a stile leading into the fields which was then a delightful path for a stroll, not much frequented at that time, and it led over what was then called Millder hills or Milner hills, we have not been able to determine which was the proper designation.

On one side of the path not far from where the Wesleyan Chapel now stands was a little copse or wood, and at right angles from this path in the opposite direction from the copse was a path leading on to Toad Lane, which on crossing was continued to Three Rise Locks; the path first mentioned continued across the fields and led up to Priesthorpe, and crossing the road from Crow Nest to Park Road was another footpath, or rather a continuation of the other which ran alongside the back of a Barn which stood just at the corner, this path led up to the Moor edge following about the line of the present ill-kept narrow foot road, at the bottom of the field there was also a divergent path on the left which followed a hollow in the land and came out at Langley Farm.

What is now the Park was then called Brown Hill, and none of the residences now dotting the hill side were then built, with the exception of Beck House and the Old Vicarage. On the opposite side of Park Road from the Old Vicarage was another delightful footpath which passed what was then called the Crow Trees, and diverged in two directions to Beck Road and Five Rise Locks. All land



Five Rise Locks.

bordering on Park Road on both sides was then agricultural land, as was also all that on both sides of Mornington Road from the Canal to Crow Nest.

The houses in Adelaide Street and Peel Street were about being built and with the exception of those in Edward Street and above, there were no houses between Ferncliffe and Crow Nest.

There was then no Church Street nor any of the streets off it, the Odd-fellows houses in Portland and Bentinck

Streets were just finishing, and excepting the row on the right hand side up Hill Street the place was a play-ground to Dubb Lane, there were a few houses in Ferrand Street and at the junction of that street and Dubb Lane. York Street was much as it is now except that it terminated in a *cul de sac* which is now open into North Street.

Of late years there has been a great transformation in Main Street and Wellington Street. The Railway Station has been removed from the lower part of Main Street to Wellington Street. At the extreme end of Wellington Street where it joins to Park Road stood the Wesleyan Chapel, and along Wellington Street where is now the space in front of the Station stood a number of cottages in two short streets called Gravel Lane and Hope Street, the block of property at the other extreme end of Wellington Street and between that and Chapel Lane was a block of cottages afterwards converted into shops where the Society carried on its business in the earlier years of its existence, and where now are the Chapel Lane Grocery Branch, Butchering, Pork and Clog departments.

The Main Street however, from Chapel Lane end downwards has been altered very much ; on the site where now stand our Central Stores were then three old-fashioned houses afterwards converted into shops, and the Baptist Chapel at the corner, one side going down Foundry Hill, on the site where the Town Hall stands stood an old foundry which we suppose gave the name to the street adjoining, while on the opposite side a little lower down stood some quaint buildings at the foot of Elm Tree Hill ;

this hill occupied a space which the street now to a considerable extent covers; on this hill stood an Inn, and a Mill, which after serving as a worsted mill afterwards became the engineering firm of John Carr, there was once also a gasometer and a gas-plant attached, this however was in the earlier years of the century.

It will be easily conceived that this part of the Main Street now so broad and commodious was then very narrow and dangerous, for in addition



Butter Cross and Stocks.

to the hill and buildings mentioned, there also stood facing Main Street, a row of Shops and the old Market-house, Butter-cross and Stocks; the old Market-house was removed, and now stands in the Park a relic of old Bingley. The Stocks were used for years after 1850, occasionally for the punishment of Sunday desecrators and gamblers. Such in brief are indicated some of the changes in the formation in Bingley since 1850.

A brief space must suffice to indicate a few of the changes in the villages surrounding where the Society has planted branches. Crossflatts consisted of a few houses in Well Street and Micklethwaite Lane bottom, the part of Morton called Alma was erected about the time of the



Old Buildings, Top of King's Court.



The Old Strait.



Crimean War and no doubt its name was suggested by the great Battle of Alma ; the rows of houses called Laythorpe and North View Terrace have been built at Morton since then, and considerable alterations at Messrs. Merrall's Mills have been effected. Fire unluckily has played sad havoc in the old mill property, the Dimples and Ousel Hole Mills both having been burnt down, and the Mill at Sunnysdale has for many years been disused.

Harden has remained pretty much what it was during our recollection, while Cullingworth within a few years has made some progress in building. The small village of Cottingley was much smaller previous to about 1866, and New Brighton was not. The village of Sandy Lane is chiefly modern, but contains a few dwellings of older date.

Having now somewhat imperfectly delineated the appearance of Bingley and its surroundings about the date of the establishment of the Society, we will devote our next chapter to a description of the social condition of the people.



Beckfoot Bridge.



Cottingley Bridge.



## CHAPTER II.

### SOCIAL SURROUNDINGS.


**I**N 1850, the country was just emerging from a social upheaval occasioned by the Chartist agitation which extended from 1838 to 1848. That beneficial act, the final repeal of the Corn Laws, had been consummated in 1846, which brought better conditions to the working classes, a peaceful revolution was making itself felt. In 1851 the first great International Exhibition was held in London.

Old industries were dying out and people were becoming accustomed to new modes of life, home industries were pretty much a thing of the past, and work was being concentrated in factories and workshops. The horrible tortures inflicted upon the hapless victims of the factory system, the workers in mines, &c., had been relieved by more tolerant legislation extending from 1802 to 1847.

We may perhaps here be pardoned a digression which depicts the so-called good old times before the factory

legislation and the Repeal of the Corn Laws. Quoting from De B. Gibbins, *Industrial History*, he says "children were often worked sixteen hours a day, by day and by night, even Sunday was used as a convenient time to clean the machinery. In stench, in heated rooms, amidst the constant whirling of a thousand wheels, little fingers and little feet were kept in ceaseless action, forced into unnatural activity by blows from the heavy hands and feet of the merciless overlooker, and the infliction of bodily pain by instruments of punishment invented by the sharpened ingenuity of insatiable selfishness. They were fed upon the coarsest and cheapest food, often with the same as that served out to the pigs of their masters. They slept by turns, and in relays, in filthy beds which were never cool, for one set of children were sent to sleep in them as soon as the others had gone off to their daily or nightly toil. Many died and were buried secretly at night in some desolate spot, lest people should notice the number of the graves; and many committed suicide."

During this period of unbounded and ghastly suffering in the mills of our native land, the British philanthropist was occupying himself with agitating for the relief of the very largely imaginary woes of Negro Slaves in other countries; the spectacle of England buying the freedom of black slaves by riches drawn from the labour of her white ones, affords an interesting study for the cynical philosopher. The factory hands in general, and the children in particular, at length found help from a few philanthropists, amongst whom Lord Ashley and Richard Oastler must in especial be mentioned.



Some idea of the extreme poverty of the people may be gathered from the fact that, in 1818 the Poor Rate raised per head of the population was 13s. 3d.; in 1820 12s. 2d., in 1830 10s. 9d., and in 1841 5s. 11½d. All this may seem irrelevant to the subject upon which we commenced to write; but our purpose is to show the condition of the masses of the people, at a time very little anterior to the establishment of the Society; and which no doubt would have its effect upon persons who were seeking means towards the amelioration of their hard conditions.

As we have already indicated, hand labour of various descriptions was being supplanted by machinery, hand-loom weaving had very nearly received its quietus, and hand wool-combing was soon to follow; in the transition it was inevitable that hardships would be inflicted.

In 1850, hand wool-combing in Bingley employed a fair number of the adult population, their wages were but small, from what we can gather, they did not average more than from 10s. to 14s. per week; and a few years later, before the industry died completely out, not even that. They were not entirely free to spend even this pittance as they wished, the foreman might have a friend or favourite in the Grocery trade, and though not openly forcing the poor wool-combers to trade there, there was a kind of tacit understanding that if you did not, you might suddenly find yourself out of employment.

The Industry was carried on by groups of perhaps from two to six, or eight, according to the accommodation which the room afforded; these rooms were often a kind of

out-house, but perhaps more frequently a cottage chamber, or garret, and not infrequently the sleeping room of some portion of the family. They were centres of some intelligence, at a time when only the three R's were taught to those who were lucky enough to acquire them; these persons were requisitioned by their less fortunate companions to transmit by the reading of the newspapers, the intelligence which the papers of that day conveyed.



Hand Wool-Combing.

Newspapers were not then so plentiful, a few would join at a weekly paper and someone would read it aloud to the frequenters and workers of the comb-shop; these places furnished a rendezvous for persons who were fond of discussing the topics of the day, and many questions of national and local importance were intelligently discussed thereat.

The power-loom for plain goods had been running for some time, and a good portion of the population of both sexes found employment at that, and the necessary other processes connected therewith.

The rateable value of Bingley and District in 1859 was £30,855, at present it is £58,406; but the Cross Roads and Hainworth districts lately added to Keighley, represented a rateable value of £15,000.

The population in 1851 was 5019. Inhabited houses, 961; but whether that included only the then small area of the Improvement Commissioners district, or a larger area we cannot determine.

But even with this small population, compared to what it is now, the early fifties were marked in Bingley by scarcity of employment. About 1853 or 1854, a Mr. Jowett, who tenanted and worked Airedale Mill, became bankrupt, with the result that the mill ceased working, and remained untenanted for a number of years, until taken and worked by Messrs. Jonas Sharp & Sons, who had then other two mills in the town.

We have often heard it said that the position of the average working man was one of hand-to-mouth existence; and if some emergency had arisen where £5 would be suddenly required, scarcely the whole inhabitants of any street in Bingley could have furnished it.

At the time of the Crimean War in 1854-5 many were reduced to sad straits, employment was scarce and precarious, while food was very high in price. Many men

with families, and some young unmarried men, worked on the estate of the late Mr. W. Ferrand, on Harden Moor, for a mere pittance—about 1s. per day; having to walk two or three miles each way daily, in addition to their day's work. Young men not from motives of patriotism, but to prevent absolute starvation, enlisted in the Army, and some few found means to emigrate to the United States, the Californian Goldfield, and other countries. The early fifties are not referred to by those who knew them as "the good old times."



The Druids' Altar, Bingley.





### CHAPTER III. FORMATION OF THE SOCIETY.

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**I**T is a matter of regret, that two minute books which recorded the minutes for the first ten years of its existence, should have been lost; in and up to the end of 1897, they were in the possession of the Society, as were all the minute books from the commencement of the Society, with the exception of one dating from February 2, 1885, to October 4th, 1889; and diligent inquiry was made for the one missing, but without finding it. However it was put in its place by some-one during 1898, and the two mentioned above abstracted. Consequently we must give the history of the first ten years of the Society without their aid.

As far as is known at the time of writing this, only one person is now alive of the small band who first started the Society, that is Wm. Shackleton, of Kell Street, Bingley.

For some time previous to the year 1850, it seems to have been the custom for a few working men to meet at a Temperance Hotel in Chapel Lane, opposite Prospect

Mills, kept by a man who bore the cognomen of "Old Boss"; his real name we have not been able to ascertain.

Very likely the news of the establishment of the Rochdale Pioneers, on the 21st December, 1844, had been discussed amongst them, and fired them with a desire to emulate their example. Quoting from Mr. G. J. Holyoake's *History of the Rochdale Pioneers*, the members in 1849 had reached 820, the capital to £1198 19s. 1d., and the weekly sales to £179; this result probably would be considered gratifying after five years of struggling, seeing that they commenced with a capital only of £28, owned by forty subscribers; which had been accumulated by weekly subscriptions of 2d., and 3d.

The saving of a few pence then, in Bingley, as well as in Rochdale, was no mean task, and beyond the ability of many to accomplish; no wonder that under such conditions their minds turned to the devising of means which might ameliorate, and make more easy their existence; and nothing would be more natural than that they should think of economising their spending, by purchasing in quantities sufficient for them collectively, and serve out the goods for each individual need, and thus save to themselves the profits of the shopkeeper.

We do not suppose that it was at all a spirit of antagonism to the shopkeepers' calling that prompted the action; but doing for themselves a service for which perhaps they thought they were paying heavily to have performed for them. A Society was accordingly formed in 1850, bearing the name by which our Society is still

known, we think it was not the only attempt of the kind in Bingley, but it is at all events, the only one that has survived to our day.

The writer has a distinct recollection of seeing a sign over a shop in Chapel Lane, designating it the "Peaceful Dove Co-operative Society," this was in the fifties, and there was also another whose name we have not been able to ascertain; in a shop which stood where now stands Messrs. Sharp's office, and afterwards kept as a Grocer's shop by the late Thomas Green.

The first groceries were sold or divided in the house in Prospect Street, which is now the fourth from the top, on the right hand side, and was then occupied by the late William Moorhouse, who died a few years ago in Wellington Street, so that we think to him belongs the honour of being the first shopman, or at least the first man who had the goods of the Society under his control.

The missing minute books previously noticed, recorded very faithfully, and minutely, the resolution of the Committee at this period; and not being able to transcribe some of them is a great loss, however, we remember that one of the earliest resolutions was to purchase a pair of scales; and groceries in quantities so small that it was evident their resources were very limited.

The first Balance Sheet in our possession covers a period from October 1st, 1853, to September 30th, 1854; and for some reason or other, records the purchases made by Members, and Non-Members, separately; the Members'

purchases amounting to £2187 6s. 8d.; and Non-Members to £717 17s. 0d. It seems that previous to this period, the Society was not registered, but was vested in the names of Trustees; who these Trustees were we have not been able to ascertain; but in a notice to pave, flag, &c., the streets adjoining, issued by the Improvement Commissioners, some years after; we find the names of John Barron, John Smith, David Hanson and Jonathan Longbottom, on whom the notice was served, so it is not unreasonable to assume that these persons in such a capacity represented the Society.

As far as we have been able to fix, the date of registration was in November, 1853. A paragraph in the report says, "that in the last Annual Report it was intimated that our Rules were expected to be enrolled," which we presume was equivalent to our present day registration; the report proceeds "we are able to congratulate you on being successful in so doing, although we experienced some difficulties, and we trust enrolment will result in greater stability to our Society."

The Statement of Liabilities and Assets is as follows—

LIABILITIES.		£	s.	d.
Cash owing for goods	... ..	166	11	8
Contributions or Shares	... ..	187	11	1
Common Fund	... ..	123	10	9
Loans	... ..	97	0	0
Interest due on Loans	... ..	8	8	10
Balance profit	... ..	18	15	0
		<hr/>		
		£546 17 4		
		<hr/>		

	ASSETS.	£	s.	d.
Saleable goods	... ..	268	1	9
Debts in books	... ..	285	7	1
Fixtures	... ..	80	1	1
Twenty Sacks	... ..	2	0	0
Fines	... ..	0	14	9
Cash in Agent's hands	... ..	10	9	0
Cash in Treasurer's hands...	... ..	0	8	8
		<hr/>		
		£546 17 4		
		<hr/>		

From these details, and from a paragraph in the report, we gather that the condition of the Society was such as to be the cause of great anxiety to those who were directing its operations. It also reveals in one item of the above statement, a wise, far-seeing policy, and a self sacrificing spirit, which deserves very commendable praise; without such an action the Society might have collapsed, but it is evident, the Members who composed the Society so early in its career, had some grit in them, and meant the Society they had launched to succeed. They passed a resolution to leave in the Society, for the common good, one half of their dividends to give stability to the Society. The Fund so accumulated to be named the "Common Fund," the name which is still attached to it, in our Balance Sheet of to day, and though they were many a time sorely and hardly pressed, and had to content themselves with very small dividends often, yet they still continued to treat this item as a liability and added to it when they made any profit.

This fund is really a reserve fund, and as such most people would probably conclude that it might be easily

merged into the ordinary reserve, and used for any purpose for which such funds might be used. Not so however; the especial care which these earlier co-operators took of it, by embodying in their Rules, clauses to prevent its distribution, has survived through the many revisions of the Rules to the present time; and at the last revision in 1897 was embodied a Rule which runs thus:—"THE COMMON FUND. As to the division of this fund, it is declared to be fundamental, and incapable of alteration, without the consent of four-fifths of the Members of the Society for the time being."

At the end of September 1854, when the Society had been established about four years, it will be seen from the statement given, that this fund nearly equalled the Share Capital, the Capital being £137, and Common Fund £128. They kept the resolution they had made, steadily in view for about a dozen years, so that at the beginning of 1866, it had accumulated to £1118, at which amount it stood until 1878. In the meantime however, before suspending additions to the fund, very troublous times had been passed through, as the course of our narrative will show.

Another item in Statement of Accounts at this period, demands attention, that is, the item owing for goods by Members and other purchasers, which is £235, and exceeds the whole of the Share Capital by £98. It is evident that in this matter they did not emulate, nor even try to imitate their predecessors, the Rochdale Pioneers; for in Mr. Holyoake's *History of the Rochdale Society*, appears the following paragraph—

“Next, our weavers determined that the Society should transact its business upon what they denominated the ‘ready-money principle.’ It might be suspected that the weekly accumulation of twopences, would not enable them to give much credit; but the determination arose chiefly from moral considerations. It was a part of their Socialistic education to regard credit as a social evil, as a sign of the anxiety, excitement, and fraud of competition. As Social Reformers they had been taught to believe that it would be better for Society, that commercial transactions would be simpler, and honester, if credit was abolished. They, therefore, prudently fortified themselves by setting their faces against all credit, and from this resolution they never departed.”

One is inclined to think, that if the Bingley co-operators had even approximated to this ideal, they would have saved themselves much worry, anxiety and loss, for they seem to have been the prey of designing people, who took credit without any intention of discharging it, we do not mean to convey that this was a characteristic of all, or even a majority, who took credit; but it is an undoubted fact that it was the aim of some, evidence of this will be adduced when we come to deal with the troublous times in the history of the Society; extending from 1860 to 1865.

From this state of things it will appear evident, that the Society must have been very considerably hampered for capital, and not only so, but in addition, the state of their affairs as published, did not tend to inspire confidence and attract capital, if any there was to be attracted.

They consequently had to resort to Loans, from anyone they could persuade to advance to them; and the Millers and Merchants with whom they did business furnished some, and no doubt gave long credit in addition; the inevitable result would be increased prices for goods purchased, and increased working expenses.

We must not however be too hard on them, the practice of having a shop book was then almost universal, if we may be allowed that expression, in a limited sense to our own town and neighbourhood. The responsibility, and the anxiety cast upon the Directors was great; and far in excess of that at subsequent periods of its history. We presume also that at this period, the amounts entered in the Members' shop books, would determine the amount of purchases upon which dividend was payable.

We think it is fitting that we should here give the names of the Directorate, as they appear in the first Balance Sheet that has been preserved to us, that of October 1853 to October 1854.

WILLIAM STEPHENSON,	}	<i>Directors.</i>
TIMOTHY LEACH,		
WILLIAM SHACKLETON,		

ROBERT ROPER,	}	<i>Trustees.</i>
DAVID HANSON,		
JOHN SMITH,		

THOMAS FOSTER, *President.*

EDWARD LEE, *Treasurer.*

JOHN SPEIGHT, *Secretary.*



We believe we are right in assuming, that after quitting the cottage previously mentioned, and opening a shop in Chapel Lane, William Hallam became their first Manager, or as they then styled them, their first Agent; they parted company however in July 1854, when John Barron was appointed, who left in June 1861.

We will end this Chapter by quoting the Committees' Report for the year 1860—

“Another year has gone by. Your Directors in presenting their Yearly Report to you, consider that we have much to be thankful for during the past year, and also good cause to be hopeful for a brighter future, both as to the increase of members and capital. We have now attained such a position, that we only need your cordial support to extend our operations, and give free scope to the exercise of the objects for which our Society was established; namely, the social and moral elevation of the industrial classes. Our position is improving; we are going to open a Branch Store at Morton, upon the best of conditions, namely: ready money, and with such a number of Members as to afford us the greatest encouragement as to its success; therefore, if we, with united efforts work together to obtain the full advantages of the principles of co-operation, our emancipation from the thralldom of poverty, with all its attendant evils and sufferings, is certain and sure. Our great capitalists have long told us to be provident, careful, and saving, and work out our own elevation. Let us by united effort, by seeking to be at peace amongst ourselves, make a firm resolve to devote our strength and our influence to promote

the interests of our cause; and each, one and all of us, advise and reason upon those principles, that are calculated to effect the mighty change that has been the inspiration of every true patriot and philanthropist in all time, both past and present."

Let us just glance at the figures which impel this inspiring address. Members' purchases for the year totalled £3998, and Non-Members £2010; together £6008. Profits—£532. Dividend—1s. 2½d. in the Pound.



Bingley Cottage Hospital.



## CHAPTER IV.

### A TRYING PERIOD MET WITH GREAT FORTITUDE.



VERY marked contrast to the Report appended to last Chapter was the one for the next year, 1861. We do not think any observations of ours could put the contrast more forcibly than their own words put it; they say:—

“A year has now elapsed since the Directors presented their Annual Report to you. That Report was full of hope and confidence. Apparently we had got through those difficulties which usually beset such Societies as ours at the commencement. Our prospects were bright, and it seemed as though our future progress would be comparative easy, but, we are sorry to have to say our hopes have not been realised. The past year has been an eventful one, such a one as will put co-operation to the test, yet we have no idea but of ultimate success, if we are true to each other, and to the principles which brought us together.

In presenting an Extract of Accounts for the past year, it has been necessary to deviate from the usual course of

two half-yearly statements, in order to show what amount of profit or loss has been made at different periods, and under different Agents. On referring to the Profit and Loss Account, you will find from the 1st October, 1860, to 31st March, 1861; the profit of the whole Society amounted to £278 10s. 2½d.; of which sum £9 15s. 2d. had been gained by the Morton Branch, then recently opened; and £268 15s. 0½d. at the Central Store. Again, from the 1st April, 1861, to the 18th July, a period of fifteen weeks, the profit of the whole Society amounted to only £30 10s. 8½d.; but on referring to the Branch Store Account for the same period, you will find, that taken separately it shows a gain of £36 1s. 6½d., from a turnover of £673 10s. 2d.; thus with goods costing the same, and selling at the same price, there was a loss at the Central Stores of £5 10s. 10d., although the turnover was £1840 4s. 3d., or nearly three times the amount of business at Morton. The question naturally arises, how is this possible under these conditions?

The uncharitable will easily solve the problem, by saying that the Agents knew they were about to leave, and of course prepared themselves for it. The Committee are not prepared to make a charge of direct abstraction of goods, or cash, against their Agent during that time, but they can certainly say he gave in the liabilities of the Society at less by £107 16s. 0d. than they really were.

And thus, if we had settled with him before we had discovered that fact, he would have received a considerable sum as percentage, which was not honestly due to him. But your Directors are satisfied that there has been

something else, as this false statement of the Society's Liabilities made on the 18th July, supposing such to have been the Agent's practice beforetime, is not sufficient to account for the difference between £268 15s. 0d. the profit on the first half-year, and £5 10s. 10d., the loss during the last fifteen weeks he was in our service; but we leave all parties to draw their own conclusions respecting it.

Again, if you refer to the Profit and Loss Account for October 5th, 1861, you will find that since July 18th there had been a loss of £96 14s. 1½d. in the transactions of the whole Society, the loss again being at the Central Store; Morton Branch having gained during the same period, the sum of £34 10s. 7½d. On referring to the profit disposable as dividend, you will see that the clear profit of the year amounts to £186 0s. 0d., one half of which, or £93 0s. 0d. is added to the Common Fund for the consolidation of the Society; the other portion to be divided amongst the members, in proportion to the amount of their purchases, therefore on £6105 the total amount of members' purchases, we shall be able to make a dividend at the rate of 3½d. in the pound, and have a residue of £3 19s. 6d. to be added to the Common Fund. Thus we find after paying the dividend to the Members, and all other claims out of the Capital of the Society, on the 5th October 1861 we had a clear Capital of £1323 14s. 4d.

Respecting the sudden dismissal of our late Agent, **Mr. G. Holgate**, who succeeded Mr. John Barron, your ~~that it was~~ after much consideration, ~~a~~ power granted them by the latter ~~aral~~ Law. We had come to this

conclusion, that through his carelessness and gross mismanagement, we could not expect to maintain our position, and as he paid very little attention either to our advice or our orders, we had no alternative but to discharge him."

This rather long Report gives a fair epitome of the history of the Society for the period it embraces, so far as regards the accounts, and throws some powerful side lights on the difficulties they had to grapple with and surmount. Viewed financially this was probably the darkest period of its history, yet the Committee had the courage to propose a dividend of 3½d. in the pound, amounting to £98; and crediting a like amount to the Common Fund, what think ye of that, ye co-operators of the present day? A year when a concern has had three separate Managers, is bound to be memorable, and leave behind it recollections not of the most agreeable kind, so much may certainly be said of 1861, with regard to the Bingley Co-operative Society.

Reflecting on this, one is almost forced to the conclusion, that the earlier co-operators were more self-sacrificing, more tenacious of principle under severe trials and reverses, more hopeful of ultimate success, and displaying a more dogged determination to succeed, than perhaps we could expect now. However, these qualities they certainly possessed in a large degree; and to them we co-operators of to-day, owe a debt of gratitude for saving the Society at a very critical period of its history.



## CHAPTER V.

### SHOWING THAT CREDIT TRADING IS THE BANE OF PROGRESS.

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**T**HE Report issued for 1862 is a model of brevity, and runs as follows:—"In looking over the accounts for the year gone by, you will perceive, that your purchases have been £4722 5s. 1d.; the profit on the same is £148 4s. 3½d.; half of which, according to rule, must be added to Common Fund, the other half to be divided amongst you, which will be 3½d. in the pound on the amount of your purchases."

A resolution was carried at the General Meeting, Sept. 9th, 1861, that the Manager has 5 per cent. on all realised profits, in addition to a weekly wage. This resolution was however superseded by another, January 6th, 1862, when it was decided to abolish per centage to the Agents. So that what is now so strenuously advocated by some leaders of thought, did not find so much favour in Bingley then. The experiment however was of too tentative a nature to draw conclusions from it, either one way or the other.

About this time, minute after minute is recorded, with almost wearisome reiteration, of which the following are samples—"Resolved that ——— be entered into the County Court immediately, along with ——— and ———." "That we send a note to ——— requesting him to pay what he owes to the Society." "That a note be sent to ——— requesting him to pay his account forthwith."

Credit was evidently becoming a very wearisome burden, and especially so at a time when Loans had to be contracted from private individuals to carry on the business; when on the property which the Society then possessed £599, the Building Society had advanced £293.

A decrease in turnover as compared with the previous year approximating to £1500; Amounts owing to the Society £870, thus exceeding the whole of the Share Capital by £545; what wonder that the Committee had their hands full in trying to retrieve the position of the Society, by calling in just debts; in many cases no doubt very recklessly incurred.

As far as our research enables us to say, all this was done by the Committee without remuneration; for we find no record of any payment to them. At the General Meeting, two Auditors were appointed, whose salary was fixed at 13s. each, per year, and for this it is stipulated that they shall audit the accounts monthly, as well as the General Accounts composing the Balance Sheet, twice during the year. The accounts at this period are not



models of clearness, but they bear signs of very pains-taking endeavour, the results are arrived at by somewhat tortuous methods, but withal, in the manipulation of figures, bringing out accurate results.

In this year the late Mr. Thomas Anderson became a Member, and afterwards took a leading part in guiding the destinies of the Society. The President at this period was William Stephenson; Secretary, William Gill; and Auditors, John Beck and Joseph Wild.





## CHAPTER VI.

### THE DARK PERIOD BEFORE THE DAWN.

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**U**P to this period the Year's Accounts had been made out up to the end of September, but with this year a system of publishing Half-yearly Accounts began; the first however, for obvious reasons, embraced a period of nine months, which ended on July 4th, 1863. At the General Meeting held on the 1st January of this year, Moses Rhodes was elected President, Thomas Anderson, Secretary; John Beck and Robert Sunderland, Auditors; we have no record however of who formed the Committee; nor up to this period have we any record of the number of Members, however in counting up from the Share Ledger in July, we find the number 113; the amount credited £221 14s. 8d., though the Balance Sheet gives it at that period £331 8s. 0d., we have not been able to account for this discrepancy.

A notable feature in the Share Account is, that over 100 of this number have just £2 to their credit as Shares, while only a few have less or more. Another change in the management took place in January of this year, when George Helliwell was engaged.

The first four of the nine months embraced in the Report, appear to have been very disastrous, as a loss is shown of £339 8s. 9d.; this however is somewhat retrieved during the next five months, when the loss is reduced to £85. This loss is too much for them to keep intact the Common Fund, which is written down by £65; while the value of Shares is written down £20. A paragraph in their Report states, that the Committee are not prepared to bring a direct charge of fraud against their late Agent, yet are certainly of opinion that he has been guilty of gross mismanagement. The remaining six months show somewhat better results, and the first strictly Half-yearly Balance is issued showing a profit of £96 15s. 5d.; out of this to put to Common Fund £25, and to writing up value of Shares £9 10s. 11d., leaving a divisible profit of £54 10s. 0d.; allowing a dividend of 6d. in the pound, and this coming after a period of nine months, when they had had no dividend at all.

It would be very uncharitable to publish any names of defaulters, who tried by long neglect to evade payment of debts incurred, and against whom action had to be taken, or at least reminders of a very unpleasant nature had to be sent; in many cases it was not from inability to pay, but a disinclination which is not unfrequently displayed by easy natures not over-scrupulous. Considerably more care seems to have been taken during this year, to prevent accumulation of debts by Members, and many are entered into the County Court, and notwithstanding the proclamation made when about to open Morton Store, namely, that it was going to be started under the best of conditions, ready money, we find the debt fiend to have

got hold there, with all the unpleasant consequences which it always brings, first, loss of money, then loss of trade.

Any of our readers who have followed us so far, will think this theme has occupied more than its share of space, but any writer who is faithful to his theme, in trying to write the history of the Society from the records of minutes, reports and balance sheets, has these records forced upon him with very unpleasant frequency. Our next Chapter will however indicate the turning point for the better in this particular, and though we had made many more notes we will not inflict them upon our readers.

There was a thorough revision of the Rules during the first half of the year, and to the number of 44, were adopted at a General Meeting on the 2nd March, and during the year, confidence in the Society seems to have been growing, many new Members are added, amongst them being our present Drapery Manager, Mr. Benjamin Stephenson; and a very effective means of propaganda came into vogue, by Members giving their children an interest in the Society, by inducing them to become Members.





## CHAPTER VII.

### THE OUT-LOOK MUCH BRIGHTER.



**F**OR 1864, the first Balance Sheet for half-year ending July 2nd, is printed on the large form so familiar some years ago. Not only is there an improvement in the size, but in the clearness of the accounts; not so much detail is aimed at, but a better to be understood set of accounts is presented, and better still, a considerable improvement in the trade, and profits, with a very large decrease in the amount owing to the Society; as was recorded in the latter part of our Fifth Chapter, the debts then were £870, and £545 more than the whole of the Share Capital; at this period they had been reduced to £282, and the Share Capital stands at £332, still very large proportionate to the Capital, but a very considerable improvement. A far more hopeful tone pervades the Report, which seemed to presage a good time coming; they say —

“On reviewing the last few years’ transactions, and taking into consideration the many trials we have had to contend with, which have been peculiarly adverse to our

Society, we are glad to be enabled to declare a dividend at the rate of five per cent. interest on Share Capital, and a bonus of 1s. 2d. in the pound on Members' Purchases, and Non-Members, 7d.; besides allowing £5 for depreciation of fixed stock, a result which your Committee venture to hope will be deemed satisfactory. Your Committee feel reluctant to close this brief Report, without expressing their gratitude to the members and public customers, who have so nobly stood by the Society through all its reverses; and they would urge upon all, to give to the Society their utmost support, for it is only by making every purchase at the Stores, that we can hope to reap all the benefits which co-operation offers."

We have no wish to overload our narrative with figures, but in some measure they are indispensable in showing its growth. The receipts for goods this year were £6220, a less amount certainly than had been taken previously, but the record of the year's transactions leaves the Society in a far more healthy position; certainly not much capital is yet attracted, Shares are only £347 while Loans are £674. The first Balance Sheet of this year is signed by Thomas Anderson, Secretary, and the second by John Beck, as Secretary, John Moorhouse and Benjamin Stephenson being Auditors.

In February of this year their Manager is dispensed with, and John Whitley installed in his place; who however, left about the end of October in the same year, when Thomas Anderson is appointed Manager, with his appointment no doubt began the turning point in the history of the Society, after fourteen years of struggling,

and although no very large increases took place, as have been recorded since, a steady growth began to prevail.

Not so many social functions were held in those days as prevail in our own; and the yearly Co-operative Tea and Meeting was one of the events of the year in Bingley, and no doubt helped to popularise the movement; they were continued till the numbers became so great as to be unmanageable; the method of asking celebrities of the town or neighbourhood to take the chair at these gatherings, was also a further help to popularise it, and little speeches from outsiders on its advantages, and sometimes the foibles of its adherents, gave piquancy to the proceedings.

With the turn for the better, in managing the business they engaged in, helped to turn their attention to other branches, for the supply of the various commodities required in a household. In March of this year, it was resolved to call a Special Meeting, to consider the advisability of entering into the Coal trade, a resolution which was carried on March 25th. On April 1st, the first cargo of coal was ordered, and the late Henry Hargreaves was appointed as manager in that department; and as showing the difference of price between that time and the present, it was decided to sell them at 5½d. per cwt. unriddled.

Values however in most commodities, with this exception, have considerably fallen, for we notice about the same time, sugar, which is now sold at 2½d. was then 5½d.; in some subsequent chapters, we shall have to notice values, which affect turnover very considerably, and we

may here remark, that the turnover at the period under review did not represent by far, the bulk of goods sold, in proportion to money value as now prevails.

Further careful provision was made against the increase of debt at this period, for in addition to the instructions given to the Coal Manager not to send more than one load on credit, to any one person, a resolution was also passed which referred more to the Grocery and Drapery, that all Members entering after February 29th, should be ready-money customers. On referring to our notes, we find however we are rather mixing the dates, the resolution just mentioned was in 1864, while that referring to the coal was in 1865, so we will conclude this chapter, and the successive ones shall deal with periods of five years instead of one.

As an addenda to this chapter we must note the fact, that in March of 1864, the Metallic Checks were introduced into the Society, to enable Members to have some tangible proof of the amount of purchases they had made, upon which dividend was payable, this system remained in force until the end of March, 1894, when the system now in vogue was introduced.







## CHAPTER VIII.

### A RECORD OF STEADY PROGRESS.

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**A**T the beginning of 1865, B. Stephenson was secretary, but on his resigning, John Beck was appointed, and he held that position for several years. On Sept. 4, a Sub-Committee of three was appointed to revise the rule with regard to the Common Fund, at the end of this year it stood at the well known figure of £1118, until it began to receive interest in 1876. In December of 1865, William Hartley entered as a member, and was appointed Auditor *pro tem*, the last Balance Sheet of this year being signed by him along with John Moorhouse, he continued auditor till 1867, when he was appointed branch manager at Cottingley, and four years after, was appointed manager in succession to Thomas Anderson.

The first Balance Sheet of 1865 shows a dividend of 1s. 1d., and the second 1s. 3½d., then afterwards 1s. 5d. and 1s. 6d., then 1s. 7d., and in 1868 1s. 10d., and in 1869 2s. In the last half-year of 1865, the amount received for goods sold amounted to £3484; and five years later, had reached £14,439; in 1866, the shares which had been depreciated in 1863, were restored to their full value.

The Report for July 1867, says, that the Committee received a deputation from certain of the inhabitants of Cottingley, with proposals for the opening of a Branch Store in the village; after duly considering the matter, and receiving the requisite number of applications for membership as a guarantee, they felt themselves at liberty to favourably respond to the request; premises were consequently engaged, and a Store opened with a fair prospect of success.

The immediate effect of the establishment of a Store in the village, was to bring down prices at once, of a considerable number of commodities; consequently those who did not join the Society, were nevertheless considerably benefited by the planting of a Store there, this has been, and is, of frequent occurrence in this and other Societies. A practice then prevailed, which still prevails in some country Stores, of excepting some commodities purchased by customers, from sharing in the dividends, Sugar was then one of these commodities in our Society, it was sold at very near cost price; we presume, to meet the competition of Grocers, who made this a leading article in vaunting cheap goods.

Glancing at this aspect of affairs about this period we find that a little short of 80 per cent. of the goods sold, participated in dividend. We notice for the first time, in 1864 and after, small allowance from the profits for depreciation, we scarcely think it was in any fixed ratio to the cost, but was the beginning of what was afterwards embodied and made compulsory in the Rules. In the Report for the year ending 1865, we find a paragraph

which is somewhat at variance with the orthodox view, entertained both before and since, of the purposes to which the Common Fund had to be applied; it runs as follows; we add 1 per cent. to the Common Fund which we propose to form into a Reserve Fund, to meet any future contingencies which may arise in the Society's transactions. This view of the question did not find favour at a subsequent period on a revision of the Rules, which fixed the Fund as described in Chapter 3.

In these years, from 1865 to 1870, confidence in the stability of the Society, grew and strengthened very much, as evidenced by the increase in Share Capital, which at the end of 1865 stood at £499; at the end of 1870 it had reached £4682; having increased about tenfold in that period. The practice of publishing the number of Members was first begun in 1868, when we find the number 419. These also had increased to 714 at the end of 1870.

We begin to think in recording these increases, that we shall have to modify a sentence in a preceding Chapter, which said that the increases in this period, though satisfactory did not attain the dimensions of subsequent periods; however, various factors have to be taken into account, in comparing figures representing turnover; the chief of which is the varied price of goods, which at the period we are writing of, was as one of the Reports says, above its normal value.

In 1868, two cottages were purchased which stood between the then Central Grocery and Drapery Stores in Chapel Lane. The mortgage held by the Building

Society was also redeemed. The Balance Sheets of 1868 and 1869 are signed by John Bailey as Secretary, and during his period of office, we would not like to say, in consequence of his holding that office, several steps forward were made; the re-building of the then Central premises in Chapel Lane, whereby increased accommodation was obtained for the Grocery and Drapery, and a shop which is now used for our Pork department, was started as a shop for the Butchery business.

From an old account book in our possession it is evident that Butchery had been tried previously, but it seems that the trial could not have lasted long, nor do we find any record of the place where it was vended. The present Coal Staith in part, was also acquired, which gave the Committee a freer hand in the purchase of Coal, than they could have when the Staith was rented from a Coal Merchant.

At the beginning of 1870, it was announced that the new premises for Grocery were open, and were the largest of the kind in the town. With increased prosperity, came also the resolve to make one item of their assets more strictly accurate; it appears that a start was made to create a Reserve Fund in 1866, but seeing the unsatisfactory nature of the asset "cash owing for goods," it was resolved that the reserve should be appropriated towards the reduction of outstanding debts, which were considered irrecoverable; and in 1867 this process was repeated along with £15 from the year's profits in addition. As was to be expected, from now onwards, the outstanding accounts began to bear a much less proportion to the

trade done, and to the capital invested, than for years had been the case; and with less credit, the prosperity of the Society was greater and more rapid.

Another start to form a Reserve Fund was made in 1867, when the undivided balance of £40, went to form the nucleus, this was afterwards increased to £60, at which figure it remained stationary until the end of 1873, when it ceases to appear in the Capital Account, evidently having been absorbed in the profits at that time. During the period a little anterior to 1870, the loans which had been obtained from the Peaceful Dove Friendly Society, and other sources, were paid off. At the first General Meeting 1870, James Dickinson was elected Secretary, and shortly after, the Butchery business was commenced, Jonathan Thornton being the first manager.





## CHAPTER IX.

### FRESH BUSINESS VENTURES.

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**T**HE era of prosperity for the Society had now been fairly entered upon, it had been in existence twenty years, and during the time, had, as we have seen, passed through many trying vicissitudes. Its downfall had many times been confidently prognosticated, and if men of less stubborn determination had conducted its affairs, it is not unlikely that it would have collapsed; but not only were the management, men of resolute and indomitable perseverance, but the Members showed a dogged resolution to make it go; they were not then many in numbers, their combined capital was small, but the hope that animated them was great; if they could make it succeed, they saw in it great possibilities; possibilities which even yet have been but faintly realised, though as we have already seen, they solved the problem of making eighteen shillings go as far as twenty shillings formerly did, and with the power to save a little from their scanty earnings, grew their desire which was shared by others, to be less dependent upon the help obtained from accommodating tradesmen, and they learnt the lesson of self-help at a time of great adversity.

The Society entered upon the year 1871 with glowing prospects, they were enabled to report a large increase of business, and their number of Members had then reached 714, which prompts them to exclaim, "what a number! what a power you possess to do good and benefit yourselves! persevere! keep united, for unity is the secret of success."

The ensuing five years to the end of 1875, was one of great growth to the Society. The Members had increased to 1410; their capital to £18,562; and their trade in the half-year to nearly £24,000; an increase of nearly £10,000 as compared with five years ago. Of course this increase was not attributable to the growth of co-operation in Bingley alone, deputations from the surrounding villages had requested the Committee to open Stores; Cullingworth was opened in May of 1871, and in the latter part of the same year, Crossflatts Branch was opened; the first manager at that Store being Thomas Clark. In the Report at the end of the year a paragraph read thus—"success has attended all our undertakings, a rapid increase of Membership and business, with the Share Capital largely augmented, indicating the trust reposed in our stability as a Society."

In August of 1871, Thomas Anderson, who had been the manager since October 1864, left the Society. These seven years must be noted as very eventful years in the Society's history, as our narrative has shown: at the moment of this period, the half-year's trade was at the end £15,570; the Share Capital £332 and respectively. The number of Members from a

little over 100 to over 800. Adopting here the simile of a human life, the Society had just now attained its majority; the first ten years had been a time of careful watching by its foster parents, uncertain whether the little life would ebb away, or be nurtured into strength and vigour—four years from then it was the victim of many changes, like a boy who has had too many Schoolmasters, none of whom cared much for his education, and at fourteen was left without any marked progress, but in the meantime experience is gained of the surroundings, and the cause of his non-success ascertained, like a determined youth and under more efficient training, he makes steady progress, and at twenty-one becomes the admiration of his up-bringers.

Continuing the simile, though its majority had been reached, the work of its vigorous manhood had still to be accomplished, and as after events proved, and as the course of our narrative will show, it did not belie the expectations of its most sanguine supporters and well-wishers. The Report for the first half-year of 1872, is characteristic of the feeling which then prevailed, and we make no apology for quoting it.

“ We have again the pleasing duty to report favourably on the transactions of the several departments of the Society during the last half-year, and especially to note the gratifying increase of new Members, raising our Members to nearly 1000, and evidencing we are glad to believe, the spread of co-operative ideas among the community, and affording encouragement to us in the propaganda of



that movement, which teaches the working-man how to raise himself in the social scale, by the most reliable of all means, SELF-HELP.

Twenty-one years have passed away since the founders of your Society (twelve in number) planted the tiny seed of co-operation in our town, which has since grown into a noble tree, capable of affording shelter to all who are prudent enough to seek its protecting shade, and are desirous of casting off that *cruel credit system*, and escaping from the trickery of competition and adulteration, too often practised outside the Society, by unscrupulous tradesmen, who are driven as a last resource, to slander and misrepresentation, in order to keep together what little trade co-operation has left them to possess. Our desire is that every working man would turn his attention to Societies such as ours, as the best form of union, and the most certain method of obtaining help in the time of need. By it he may secure higher wages, and shorter hours, and eventually become his own employer,—without the aid of strikes and trade agitations—to force from unwilling masters an extra shilling per week. By the accumulation of capital which results from this form of combination, we shall in time have sufficient to purchase our own mills, and secure for ourselves a fair share of the profits of our labour, instead of allowing it all to find its way into the pockets of other people, and however distant and utopian such a prospect may appear in the minds of some, yet nothing can prevent its ultimate accomplishment, if one and all join the co-operative movement, and remain true to its principles.”

Thus far we have spoken only as if the men were the sole factors in the advancement of the Society, they were certainly the office holders, but then, as now, its prosperity depended more on women; Geo. Jacob Holyoake writing on this subject, says, "the prosperity of a good store depends more on the tact and influence of women, than on the unaided judgment of men. Men know nothing of the economy of the household, women do, and when their enthusiasm is enlisted, the success of the store is assured." This undoubtedly is true of our Society, like others it depends on its sales for success, and the women of our town and neighbourhood were not slow to see the advantages which the Society offered, over the old methods of private trade, where no profits accrued to the customer, and in reward for a year's trading, a mould candle, or if the shopkeeper was of a generous nature, perhaps a pound of currants was given, at Christmas; even this small matter could not be claimed as a right, but must be accepted as a gift.

As about this period the Society was embarking on new ventures, involving the trial of new men for managing various departments; it therefore seems necessary to give a chronological sequence of these events, in some little detail; in March of 1870, their then Secretary resigned, and was succeeded shortly after by James Dickinson; on March 28th 1870, the Tailoring business was commenced, and William Haigh was appointed the first manager; on April 25 of the same year, Jonathan Thornton was appointed the first Butchering manager; on August 1st it was necessary to appoint a Warehouseman, the warehouse work having previously been done by the staff in tl

Central Grocery; Fergus Gregson was appointed to this post; while in October, Jonas Howgate was appointed Drapery manager, a post which he held until January 1873.

Up to this period, the Society had not had a Banking Account, and one was opened in August, 1870. Again we find the debt question cropping up, when in June, three Members of the Committee were appointed to look up the debts, and try to get them in; a task which does not seem to have had much result, although later, ten per cent. was offered on all debts so collected.

On December 12th, the Society purchased its first horse, and John Booth, who afterwards emigrated to Nebraska, was our first horse-man. The Tailoring and Drapery departments, which up to April 1871, had been worked together, were then separated, and at the same time, John Spofford of Doncaster, was appointed the Tailoring manager. A somewhat tragic incident attaches to this appointment, he was taken ill soon after his engagement, and died the following month, and as no relatives could be found, the Committee decided to bear the expense of his interment; a grave was procured in the Cemetery in the name of the Society, in which his remains rest.

On May 11th, 1871, Cullingworth Branch was opened, the first manager there was Wm. Hartley, who however, was appointed to the Central in August of the same year. On the 23rd May, Thos. Halstead was appointed Tailoring manager, which post he held until October of the following year, when Wm. Thompson was appointed; in about a

year it was found he had bought goods in a somewhat reckless manner, and beyond all reasonable expectations of demand, a proceeding which ultimately involved a somewhat serious loss. Then Sam Hird was engaged, who only stayed about three months, and early in 1874, James Holmes was engaged. In May 1874, William Holmes and Benjamin Stephenson, one a Member of the Committee and the other the Treasurer of the Society, were appointed buyers for the Drapery department, an arrangement however which did not work well and was soon abandoned.

In May 1874, the Grammar School Trust put up for sale by auction, a portion of land known as the Mastells, the greater part of which is now the Midland Railway Coal Yard, part of it however was that which we then and now (in an enlarged form) occupied; the Committee naturally bid for the Coal Staith, but was out-bid by the representative of the Midland Railway Co., during the sale they remained however in competition with the Railway Co., and it was their good fortune to have about the middle lot knocked down to them, which of course enabled them after the lapse of some months, to treat on favourable terms with the Railway Co. for retention, with additions of the Staith occupied by them. The sale price of land where stands our Staith, Stables, &c., was 18s. per square yard, while the lot originally bought by the Society at the sale was 18/6, rather stiff prices for land which for agricultural or building purposes was of little value.

They had a little previous to this acquired the land in Park Road, where are now built the houses in Industrial

Street, and the Park Road Grocery Branch. Contributions were granted at the General Meeting in July, 1874, to Ilkley Hospital, Bradford Infirmary and Bradford Eye and Ear Hospital, which have been continued yearly to the present time. Another resolution was also passed at this Meeting to the effect that all credit—except on coal—should be abolished at the end of the year; nearly a quarter of a century from the establishment of the Society has elapsed before this sensible resolution is come to; true, spasmodic efforts, have been made to curtail it here and there; Morton and Cullingworth Branches were both opened with a declaration that no credit had to be allowed, but so long as one shopman had the power to allow credit while another had not, the system was unworkable, and nothing short of cutting it off altogether would do.

As working men however are subject to periods of vicissitudes, and changes, involving sometimes severe strains, and which no amount of forethought could have averted; it was requisite to make some provision, which was done by the issue of credit notes from the office, only to meet such cases. So that designing victims or devotees of the credit system, could not apply their blandishments, for obtaining credit from several departments of the Society, whose managers were each ignorant of what the others were doing or had done.

This system is capable of working well where cases of real need are apparent, but is not intended for the promiscuous use of those, who are for ever designing to obtain goods for their real or fancied requirements; one of these people immediately hit upon the device of obtaining a

credit note each week, for the week's goods, but of course was quickly undeceived.

It is impossible to continue a sustained narrative where so many things crop up to draw one aside, and an apology is due to the reader for introducing in such a haphazard way, so many things pertaining to this history, but at all events it has the merit of briefness if it lacks something in perspicuity.

In September of 1874, our first Gas Engine was purchased, and erected in the what was then the Central Store in Chapel Lane; and it proved a very useful acquisition. In the Balance Sheets of this year a first attempt is made, to publish the trade account in a tabulated form, this has since been adapted to its present form, which gives the result each quarter in brief compass, of the various Stores and departments.

At the end of this year, which practically completes twenty-five years of the Society's existence, the Share Capital has grown to £13,946; the Members to 1280; and the Yearly Profit to over £4000.





## CHAPTER X.

### INTERNAL TROUBLES COMBATED.

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**P**ARK Road Branch was opened in April of 1875, the first manager there being Tom Lawson, he had as an apprentice, Hugh Walbank; and the Boot and Shoe business was commenced in the premises adjoining, which shop is now made into a cottage, the first manager in this branch of our business was Joseph Mountain.

One paragraph in the first Report for 1875, says, "The hopes we held out at our last General Meeting, with respect to the purchase of Canal Boats for the use of our Coal Wharf, has resulted in the Society becoming the owners of three, the 'Self-Help,' 'Industry,' and 'Unity,' appropriate names, pregnant with meaning to co-operators, and indicative of their aims in Industrious Self-Help, and united action in the acquisition of moral and material good." The new Coal Staith at Morton Bridge was opened in the fore part of this year, this Staith afterwards absorbed nearly the whole of the domestic trade there; the first manager there was John Greenroyd, who died a short time back.

The contract for the new Stables and Weigh Office was let in April, as were also the contracts for the new Store at Cottingley. We got our first stand in the Main Street for the Drapery, in the shop rented from E. Dawson, now occupied by Askews' Confectionery business.

At the July General Meeting in this year, it was decided to dispense with the annual Teas; in the earlier years of the Society, these annual Teas no doubt helped to popularise the Society, but as Members increased, the difficulty of providing teas with comfort became insuperable; an attempt was made the following year to renew them, but the experiment did not prove a success.

There is an appeal attached to the minute book about this time, from a Welsh Society, which emphasises the extreme danger of credit trading to a Society; they represent their Share Capital as £1306, while the debts due to the Society amount to £2696, of which is estimated to be bad £696.

B. Stephenson was appointed Drapery manager in September 1875, and on referring to the Balance Sheet for the half-year immediately preceding, we find the trade at the Central had been £981; and at Branches £211. At the first General Meeting in 1876, the agenda of business was so lengthy that the Meeting had to be adjourned; at these Meetings it was decided to commence the Clogging business, and an Educational department, and that 1½ per cent. of the profits be devoted to this object; this was afterwards modified on a revision of Rules to meeting the expenditure as it arose, out of the trading profits. This



department has not been a conspicuous success, for beyond providing a few reading rooms, some of which are now closed, very little has been done educationally; and though it costs on an average a sum exceeding £80 per year exclusive of gas or rents, a very small minority of the Members are in the remotest degree benefited thereby.

It was also decided to commence a Penny Bank, and that the Clubs should be managed by the Committee; and that the Branch Stores appoint their own Secretary and Treasurer for the same.

These Clubs carried on as above indicated have in more Societies than this been a source of some considerable loss, the first idea in theory worked out well, they should be in sections of twenty, where each should contribute 1/- per week, and one out of the twenty on allotment each week, should have a voucher entitling them to goods to the value of £1. If subscriptions had been regular with each Member all would have been well; but subscriptions fell into arrear especially after the obtaining of a voucher for goods, and as managers were changed frequently, arrears were not always looked up, and other certain abuses crept in, until from its original purpose it degenerated to a regular credit system involving a large number of entries; some from sixty to seventy for each £1 taken, and consequently a large amount of very unnecessary labour, and although some alteration had been agitated and recommendations for its better government had been suggested for years, it was not until a glaring instance of its abuse came to light, that the Committee could be persuaded to alter it for the safe system now in vogue.

Probably no one man deserves more credit for agitating for the opening of a Penny Bank, than the late Thomas Simpson, who for some little time after its starting did a good share in its management; he had been frequently a Member of the Committee, and for his out-spoken frankness and honesty, will be remembered. Another change in the management of the Tailoring took place in March of this year, when E. S. Wood was appointed.

The Society had now become fully alive to the advantage of association with other organisations of a like character, they had entered the Flour Societies of Halifax and Sowerby Bridge, and the Co-operative Wholesale Society; and now they changed their Insurances to the Co-operative Insurance Co. A resolution was passed that we confine our Flour purchases to the two Flour Societies, which has been faithfully kept for a period of about twenty-seven years. Capital had increased in the Society till they found themselves in a position to lend to the Building Society, from which Society they had a few years previously had to borrow; and not many years after a resolution was passed to pay out the Shares to non-purchasing Members.

In the latter part of 1878, our first Grocery branch was opened in the Main Street, in the premises now occupied as Offices for the District Council; the first manager there was Hiram Walsh. There is a minute dated February 4th, 1878, to the effect that a certain member at Cullingworth, be dismissed from the Society, on account of objectionable language used on the occasion of dividend paying; we however find no indication that the minute was acted upon.

At the General Meeting in January 1878, a considerable change in the personnel of the Committee took place, amongst the persons elected being Mr. Timothy Lister, who in the following year was elected President, which position he resigned on August 1st, 1879. The word "turbulent" might fitly be applied to the meetings of the Committee for nearly the whole of this period; we find a minute dated September 9th, 1878, that a vote of censure be passed on the Secretary, for breaking up the meeting, and leaving it to take its course, without Secretary, and that the next meeting be convened, and the business named before any more meetings be held. There was not another meeting for two full weeks. Those who know what prompted the Secretary to leave the Meeting, could easily testify to the continual nagging and fault-finding to which he was subject, which was totally unwarranted by any shortcomings on his part, probably he was not altogether faultless; who is? but it was beyond his power of endurance to longer tolerate the unmannerly proceedings and so quietly withdrew.

For a considerable period frequent scenes in the Committee Room were rife, and the little business transacted was often of a nature to harass the Management in the various departments, or the Secretary. Letters were sent to several Societies with questions such as these; as to whether all the Invoices came before the Committee, and were examined by them before being passed? whether the Committee bought all goods? these and similar questions are a sufficient indication of a general mistrust, which evidently prevailed in a section at least of the Committee, the replies to these letters were not handed over to the

Secretary, for safe keeping in the Society, but were retained by an individual Member of the Committee. Some alleviation to the state of things indicated, came by the resignation on August 11th, 1879, of the President, Vice-President, and two Committee Men.

Meanwhile the Society had been making some progress, Harden Store was opened in 1878; John Asquith being the first manager there, though rented at first, it was taken with the option of purchase, which was consummated soon after. In the latter part of this year a special audit was conducted by Mr. John Nutter, who was then Clerk to the Bingley School Board, and his report runs thus—"I have the Cash Account and Capital Account, and certify the same to be correct; I have pleasure in testifying to the accurate and careful manner in which the accounts of the Society are kept."

One result of this audit was a recommendation by the auditor, which was adopted, that all the accounts and cash should be centralised; strange as it may seem, hitherto the various managers of departments, had kept their own cash, and paid their own accounts, handing over to the Treasurer, any surplus they might have; when disposed to do so, or when solicited by him for some pressing need of the Society.

The first Balance Sheet of 1889, shows the first crude attempt at tabulating the results of the various Stores and Departments, and from this ultimately grew the Trade Account, with which we are so familiar in our Balance Sheets of the present day.

Ferncliffe Store was built in 1879 and opened in September of that year, Aykroyd Jennings being the first manager. There seems at this period to have been either much more business at the General Meetings, or the speechifying proclivities of the Members were not put under restraint, for we find again the January General Meeting adjourned. As no agenda of business was then published, we cannot form an approximate idea of the number of subjects discussed; we may however repeat with certainty, what we said a short way back, with regard to the previous Yearly Meeting; that the personnel of the Committee was again changed, though not in as marked a degree, the calibre of it showed an improvement; some Members were elected who had a regard for the welfare of the Society, amongst them was Joseph Barrett, who afterwards became President of the Society, and whose fearless advocacy of measures, tending as he thought, in the direction of the welfare of the Society, and also condemning what he believed was derogatory to its interests was a marked phase in his character.

The resignation of the four Committee men previously mentioned, brought on the Committee William Holmes, Jowett Hartley, Henry Chapman, John Longbottom, and Joseph Barrett was elected President on the resignation of Timothy Lister. A minute of the 15th December, 1879, is recorded, "that we expel from the Society our late President, for using disrespectful and abusive language to our Secretary." From this resolution he appealed to Members, called at a Special Meeting held in the Mechanics' Institute, January 10th, 1880. It was a crowded meeting, who heard patiently the appeal, his justification

of his conduct, and the Committee's reply, and decided by a large majority, to uphold the decision of the Committee. Thus ended perhaps one of the most disagreeable episodes in the history of the Society.

It could scarcely be expected, though the malcontents were an almost insignificant minority, that it should rest at this stage with them, no time was lost in forming another Society, which was named the "Airedale Equitable"; and when our Society declared a dividend in July, of 2s. in the pound, it was immediately followed by one of 2s. 6d. from the new Society; of course, those who had any knowledge of co-operative trading were very dubious about the genuineness of the dividend declared; and a perusal of the Balance Sheet revealed the fact that in the Cash Account credit was taken for all cheques drawn on the Bank, in discharge of Merchants' Accounts; they did not however debit the Bank Account with them, in ascertaining their Bank Balance; but took the Pass Book as representing the balance, though that did not contain a considerable amount represented by cheques which had not reached the Bank on the date of making up the Pass Book; thus, instead of having made a dividend of 2s. 6d., they had actually not made 10d. The Airedale Equitable Society dragged on for a year or two, but eventually collapsed with the loss of all its capital.



## CHAPTER XL

### PREPARATIONS FOR FURTHER DEVELOPMENTS.

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**T**HE year 1880 opened auspiciously, the Report for the preceding half-year, states that they had had the largest turnover of any similar period in the Society's existence: and the next Report in July, says, -- that although in our last we recorded our largest turnover, yet we have exceeded it in this, and more than the corresponding period of the previous year by £6419.

A difficulty that had confronted the Society all along, and which is not yet surmounted, was endeavoured to be grappled with at this time: we refer to the large number of Members not complying with the Rules, in holding two fully paid £1 Shares. It would seem inconceivable, were it not vouched for, on the perusal of the Share Ledgers, that about twenty-five per cent. never are in this condition of having their Shares fully paid: the Rules provide for payment by instalments, or failing that, that an amount of 6s. should be deducted from their dividends, and credited to Shares each quarter. At the period we are writing of, there were half-yearly balances, and the deductions consequently 12s., the Rule had been allowed to fall into

disuse for some time, until it became increasingly evident that it must be enforced, and a notice to that effect is given at the beginning of 1880; this in a large number of cases, was nullified by allowing Members to withdraw down to the least minimum which enabled them to reap the benefits of the Society as nominal Members, without being so in the strict sense of the term, by holding two Shares fully paid; this state of things has always been known to be a practice involving the risk of bad debts to the Society; and involving a considerable amount of unnecessary bookkeeping, as well as encouraging a laxity on the part of Members, which to say the least is inimical to provident habits.

The trade receipts for the year 1880, exceeded the preceding year £7218. It maintained a progressive attitude, for we find the Report issued at the beginning of 1882, states that the half-year's business is larger in amount than any previous one, the next however has a more subdued tone which records a decreased turnover, as well as a decreased profit; the latter arising chiefly from the fact that an anticipated profit, for which they had taken credit previously, was not realised by the Flour Societies. The latter half of the year 1882, was marked by the passing away of the Secretary, James Dickinson, who had been confined to his home for a considerable period, also of the death of William Stephenson, one of the founders, and who perhaps was one of the most active and far seeing of the Directors, at a critical period in the first ten or fifteen years of the Society's existence.

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Accumulated capital at this period turned the attention to the rate of interest paid, which up to then had been 5 per cent. per annum, this was reduced to  $4\frac{1}{2}$  per cent., and four years after, namely in 1886, was reduced to 4, and ten years after that, to £3 6s. 8d. per cent.; the first two reductions met with very little opposition, but the last with very considerable opposition, and only a half-hearted support, from some who well knew that capital was being remunerated above the market rate, at the expense of the poorer purchaser; the majority however could see the injustice, and acted accordingly.

The latter half of 1882, the trade again topped the summit of any previous record in its bulk, though the dividend was 1s. 10d., or 2d. lower than the previous half-year; which is satisfactorily explained, and arose chiefly from the larger number of checks for purchases, brought in, which had been held over from previous periods. At this period a resolution was put in force, which had been carried on more than one occasion previously, but had not been enforced, that is, Cash trading instead of Credit, with some exceptions. This had the effect of curtailing the trade somewhat. Another factor about this time began to operate, which reduced the money value of goods sold; we refer to the cheapened prices, though it did not reach the lowest until some years after.

We find it here recorded that in nineteen years, that is, from 1866 to 1883, the Society had paid in dividend and interest £70,800, and in the same period had depreciated its property and fixtures £4534. With 1884 began the issue of Quarterly Balance Sheets, instead of Half-yearly,

and the first Quarterly Report emphasises the fact just mentioned, that the turnover is affected by the reduced price of two articles of large consumption, Sugar and Flour, the stoppage of the Mills at Cullingworth, where the Society had a Branch, also affected the trade at this period. The last two quarters however of 1884, were recorded dividends of 2s. and 2s. 2d. respectively, which at this time was considered high. Ninety-two Non-purchasing Members in the third quarter of this year, whose united capital amounted to £1,930 were paid out. In the same quarter there was also taken from the Reserve Fund a sum of £148 to meet the depreciation of debts—the legacy of the period when credit was allowed to a considerable extent in the Society.

The Boot and Shoe and Tailoring departments, in this year, found a domicile in the Main Street, in the little low old shops, which stood where now stands our Grocery and Furnishing. The number of Members at this period had reached over 2000.

During this year also, the Rules were revised, and made to embody provisions for carrying on a Loan Advance department. It was not however until the latter part of the next year that any advantage was taken of it, and for some two or three years it did not attract much attention. Under the altered Rules, Joseph Barrett had to retire from the Committee, under the relationship clause of employes, and Jowett Hartley became the President. Perhaps it may be of use to some future enquirer as to the values of land, to state that in 1880, part of the site was purchased where now stands our Central Stores

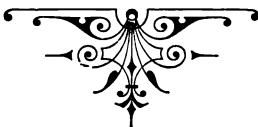
which comprised 1343 square yards for the sum of £2820. What was called the Baptist Chapel site was bought in 1884 for £2000.

In 1881 was purchased the Sandy Lane Branch. This property was built a few years previous by the Allerton Co-operative Society, it did not however command the trade sufficient to pay a dividend and expenses; they found themselves crippled with it, and it was evident it was weighing them down; when they approached the Directors of this Society and offered it for sale, and although it was evident that unless an increased turnover could be secured, it would not pay; yet in the hope of increasing, and a feeling of sympathy for the Allerton Society, the Directors agreed to purchase. It remains still the smallest branch of the Society with regard to trade, yet has very much improved since it was acquired by the Society.

At the General Meeting held on January 22nd, 1883, it was decided that Wm. Hartley should be the Financial Secretary of the Society, he having practically done the work for some time; the Balance Sheet of July 1879 bears his impress.

Another revision of the Rules took place in the latter part of 1884, when a retiring clause for Members of the Committee who had served a certain number of years was carried, but this motion was rescinded at a subsequent meeting before the Rules were passed, another Rule however was passed, which we have previously referred to; with regard to the relationship, which ran as follows—

“that no Member can sit on the Committee who has any relation acting as a servant to the Society.” The absurdity of this Rule soon became apparent, as it disqualified many who were the most distantly related by marriage or otherwise to an employé, this Rule had to be modified subsequently, and as it now stands it is a disqualification if a father, mother, sister, brother, son or daughter be employes. The relationship clause was passed on the 6th November, 1884, and though the Rules were not registered for some time after, Joseph Barrett resigned his position as President, and S. R. Foster was elected *pro tem*; at the following General Meeting Jowett Hartley was elected as President, at the commencement of the last quarter of this year however, he had to retire under the relationship clause; and for the remainder of the year, S. R. Foster is again President; he was succeeded by John Pickles, who held office for twelve months, and in January 1887, S. R. Foster was re-elected, and has held the office of President up to the time that this paragraph is written.





## CHAPTER XII.

### CONSOLIDATING THE POSITION OF THE SOCIETY.

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**B**EFORE the Revision of Rules mentioned in our last Chapter, the allowance for depreciation had been somewhat erratic, it was now more particularly defined, that is  $1\frac{1}{2}$  per cent. per annum on Property; 10 per cent. on Fixed Stock, and 15 per cent. on Horses, Boats, Wagons, &c.; but the Rule does not say whether these rates shall be on the nominal or the original values, it seems however to have been almost the invariable practice since, to allow on the original values, which lessens the values faster, and consequently makes the position of the Society sounder every quarter, inasmuch as more is allowed than the actual depreciation value.

At the beginning of 1885 the Society was enabled to pay a dividend of 2s. 6d. in the pound; a dividend which was maintained for a period of twenty-one consecutive quarters, it is certainly a fact that there was a certain quarter during that time when more could have been paid, but it was wisely decided to depreciate stocks rather than do so.

A good illustration of the Society's ability to pay more than the 2s. 6d. dividend, is furnished in the Balance Sheet, for the third quarter in 1887. The trade account showed a profit of £1751, which amount would have allowed 2s. 9d. But at this time the Society was confronted with a threatened law suit, for damage to light of the Mechanics' Institute, by the building of the new Central premises; the Report previous, in regard to this matter, says "The claim would probably be sustained at law, and in order to compromise the matter your Committee have offered, subject to your approval, the sum of £100 in settlement of all claims connected therewith, which sum, though much less than their original claim, the Trustees have decided to accept. In this matter we are the victims of an unjust law, which would compel us to pay compensation for doing exactly what the complainants had done previously, only a certain number of years had elapsed between the two actions. Of the justice or charitableness of enforcing such a legal right all fair-minded and unbiassed persons will have but one opinion."

This compensation instead of being met as it might have been out of the Reserve Fund; in following quarter was paid out of profits, another £50 for Repairs to Boats, which might legitimately have been added to Rolling Stock, was also defrayed out of profits. Showing that the Members had the courage to meet difficulties as they arose without impairing the good financial standing of the Society. Another illustration of making the assets quite safe is the fact that Coal Accounts owing to the Society, had previously been taken at the full value as recorded in the Ledger, were now discounted, and this has been

increased since, making beyond question a perfectly reliable asset.

The greatest event in the Society in the period under review was the building of the Central Premises, which was chiefly done in the year 1887. At first it was intended to rebuild only the low shops, and leave the two formed out of the Baptist Chapel intact, but on examination it was considered unsafe; and then the contract was let for the whole to be built in two sections, but on further consideration this was also abandoned, and the whole went on at one time, the businesses of Drapery and Grocery having to be accommodated in the Warehouse and Committee-room, which was done without serious inconvenience to the Members.

This step was considered a bold one when the Society was not overburdened with capital, but it went on apace, and capital was forthcoming as required. In alterations of this kind, it is almost imperative that accommodation should be provided beyond present requirements, and this was the case with the Society, which however eventually proved less expensive than it could have done with smaller alterations. The sales of the year 1885 were £57,847; and in 1889 they amounted to £67,761; while the profits increased from £7047 to £8251. A Dividend Contingent Fund was formed about this time, which in 1888 amounted to £181.

This seemed to attract the attention of dividend hunters, and to prevent its being divided by a snatch vote, it was atly added to the Reserve Fund.

The Opening Festival of the New Stores was celebrated on the 21st April, 1888, and two crowded meetings held in the Assembly-Rooms and the Odd-fellows' Hall, were addressed by Messrs. E. O. Greening, of London, and J. T. W. Mitchell, Chairman of the Co-operative Wholesale Society, and others; and were presided over by S. R. Foster and Mark Brown, respectively; the enthusiasm at the meetings was great, and hopes were held out for the success which has been in some measure realised. The Report for the first quarter in 1888 has the following paragraph with regard to the venture:—

“The exterior is as handsome as the interior is commodious, and we think we may fairly lay claim to the most centrally situated, and most imposing pile of buildings in the town, and with the advent of a more prosperous trade in the district, we may fairly hope to do a largely increased business. We presume most of our members and friends will congratulate themselves upon the acquisition, but, as usual, and as has been the case in every advance we have made, there are those who prognosticate disaster owing to the increased interest payable on the cost. We need not enter into a long detailed explanation in answer to this; if we have no increase of trade, at the worst it could only affect our dividend about 1½d. in the pound, and at our present rate of depreciation, if we devoted it to this portion of our property, the entire cost would be wiped out in five years.”

We are now able to look back on this with the light thrown on it of twelve years' experience, and the question now arises, do we find the hope foreshadowed realise



Taking the working expenses for the year preceding the building of the Central Stores, we find they work out as follows: wages per £ of trade represented by decimal .082. Rates, Repairs, &c., .019. Interest, .014. Depreciation, .011, or a total say of 1s. 6½d. The year 1898 works out for wages, &c., .088. Rates, Repairs, &c., .017. Interest, .007. Depreciation, .009, or a total of 1s. 4d. So that the working expenses in the aggregate are 2½d. per £ of trade less now than previous to building the Central premises; notwithstanding the fact that over £10,000 is invested in land, which at the present is comparatively unproductive, so that the croakers have not had their gloomy predictions realised.

In 1885 appears our first investment of £1 in the Keighley Ironworks Society, this would mean a deposit of 1s. on twenty Shares taken up at that time; our Shares in this Society in 1890 had increased to £50, and an equal amount in Loan. Like most Societies either productive or distributive, this Society in its earlier years had a great struggle, but the initial difficulties were ultimately surmounted, and it has developed into a fairly large and prosperous concern, for the making of Washing and Wringing Machines, Brass and Iron Bedsteads, and other household requisites, useful and ornamental.

From this time onward investments have been made in various productive Societies, a small proportion of which have not survived to the present time, in the summary of investments there are about thirty in which this Society holds Shares.

In looking at the minutes of the Quarterly Meetings, about this period, from 1885 to 1890, one is impressed with their extreme briefness, as well as their fewness in number, which must in their discussion have occupied only a very minor part of an evening, this is in great contrast to the meetings we noticed in former Chapters, which had not unfrequently to be adjourned to a second night, this no doubt would be partly attributable to the more settled profit-making condition of most of the departments of the business, and the better marshalling of the accounts, which give at a glance results, which previously did not appear so much on the surface, or were not so readily comprehended. Confidence in its stability had for a number of years been growing, from the early sixties it had had no very serious relapse, or drawback, and certainly from a time a little anterior to 1870 till now, it has seemed to enjoy a steady and gradual growth. A change was made in the size of the Balance Sheet in the third quarter of 1889, making it handier and more portable.





## CHAPTER XIII.

### STILL PROGRESSIVE.

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**H**AVING now reached the last decade in our history of fifty years, the events which we have to chronicle will be in the recollection of the bulk of the Members. Steady progression seems to have been made, and that without the extreme anxiety which characterised at least the first two decades of this history. The working classes in the meantime had attained to comparative affluence, wages were much higher than thirty years ago; while the cost of provisions and clothing was much less, a state of things which enabled working people to afford more luxuries, in food, in clothing, in furniture both ornamental and useful, in recreations and in periodical holidays. Most of these were now attainable by the great bulk of the workers which at the time of the beginning of our history, were only attainable by what was then considered the well-to-do people of the trading and commercial class.

Facilities for the investment of savings had extended with the power to save, the Society furnishing an object lesson, the Share Capital had now reached £48,116. The

Small Savings or Penny Bank £981. The advantages of the Advances department were now beginning to be recognised, which enabled many working men to acquire their own dwellings at little, if any, further outlay than the amount previously paid for rent; the amount advanced at this time was only small, £2290, but with the continually accumulating savings of the Members, there was an increased number of applicants to borrow, the advantage being mutual.

As far as we have been able to ascertain, for the first time in the Society, a suspicion arose as to the accuracy of the count of votes for the Election of the Committee; and a re-count was decided upon at a Special Meeting in March of 1894. The result was the previous count being upheld. The first quarter of 1891, there was a deviation in the amount of dividend declared, from 2s. 6d. to 2s. 8d.; the former sum as mentioned previously, had been paid each successive quarter for a period of over five years; the following quarter however it fell back to 2s. 6d., and it has often been a question with thoughtful persons, whether it would not have been an advantage had it been kept at this figure; this however was not deemed to be wise seeing that neighbouring Societies were aiming at and paying larger dividends.

In the spring of 1891, a Women's Guild was formed, and the Report at that time, has the following paragraph: "A Women's Guild has been formed in connection with the Society; we trust the Association may eventually prove a useful auxiliary in carrying on the work of the Society, and that while not interfering with home duties,

which is woman's special province, it will give to many the opportunity of needed recreation and change, which may be turned to useful purposes in many ways." A Branch of the Guild was also formed at Morton a year later, but the Branch does not seem to have been very successful as it ceased operations a year or two after. The one at Bingley has survived, and we think in some measure has carried out the hopes of its founders, as expressed in above paragraph. At all events, they were instrumental in obtaining for the Employés, at the first Quarterly Meeting in 1892, the fifty-four hours week.

The same year was marked by obtaining telephonic communication from the Branches to the Central. And early in the following year were enabled to get Coal by rail, as well as water, which gave them the choice of a greater variety of qualities, from a larger number of pits. In the latter part of this year occurred the great Coal strike; when Coals went up to almost famine prices, and the last quarter's Report of that year, with reference to this matter, says:—"At the close of another quarter, which, perhaps has been one of the most anxious, for in addition to the ordinary details of business, the Coal Strike rendered necessary much additional labour and anxiety, and though our customers speaking generally, were fairly well supplied, yet some delays were inevitable, which, to the credit of our Members, were borne with good humour and patience. During the crisis it was our endeavour to supply Coal as cheaply as possible, and no doubt our action kept them at pence per cwt. less than was charged in places similarly situated; the result of course being what was expected, a very considerably diminished amount

of profit in that department. As a kind of protest against the high prices some, knowing the difficulties and not appreciating the efforts made on their behalf very magnanimously; when the difficulties were passed, started an Association for the supply of Coal, which had a precarious existence, and is now defunct.

In the first quarter of 1893, the account for Horses, Boats, Wagons, &c., which had originally cost £1931, was entirely written off. At the end of the first quarter of 1894, the old metallic check system was abolished, being superseded by the paper one now in vogue. This change involved the necessity of each Member, when making a purchase, giving to the shopman their share ledger number, in order to have their purchases correctly recorded; this was the greatest necessity in working the new system, many of the Members however did not realise this, and from carelessness, or inability, some hundreds of wrong numbers were given in the first quarter, and as each wrong number involved two mistakes; by the purchase first being credited to the Member who had not made it, and second by the omission to credit the purchaser, which was inevitable, the result thus of every mistake being doubled may be imagined; it was something of a reality in the office when hundreds of accounts had to be adjusted. However, now with some years of practice it has come to work more smoothly. It possesses many advantages over the metallic check, and causes much less work in the Stores, but a very considerable augmentation in the office, where the purchases of over 3000 Members have to be recorded.

In the last quarter of 1894, values of commodities touched about the lowest point that this generation has known; in the Report, a table of values of six commodities of large consumption is given, which we here reproduce—

	1891.			1894.	
	QUANTITY INVOICED.	RETAIL VALUE.		QUANTITY INVOICED.	RETAIL VALUE.
Butter—	32.789 lbs.	£2266.	...	39.344 lbs.	£2897.
Flour—	2052 sks.	£9253.	...	1857 sks.	£1789.
Sugar—	885 cwt.	£1065.	...	921 cwt.	£940.
Currants—	88 cwt.	£185.	...	98 cwt.	£161.
Coals—	1751 tons.	£1599.	...	2008 tons.	£1576.

It will easily be seen that the low price of these, must affect the turnover as expressed in £ s. d., very considerably, as compared with periods when much higher values obtained.

In the first quarter of 1895, the profits were such as to enable the Committee to pass to a fund, £50, which was intended to be applied to putting down a plant for the lighting by electricity the Central Stores; this was augmented each quarter for four subsequent quarters, when it had accumulated to £250; then as usual, it excited the cupidity of the dividend hunters, when it was transferred to the reduction of Fixed Stock, enabling the Society to wipe off the entire amount which had originally cost £3347.

At the beginning of 1895, the Share Capital had risen to £48,819, and each quarter the amount was being augmented. A feeling of disquietude about this time was evinced with regard to representation on the Committee, of the districts outside Bingley, which after discussion,

resulted in arranging districts that had allotted to them representatives proportionate to the number of Members resident therein. The Rule is made elastic enough to be easily adjustable to varying numbers in any locality, it at present gives four Members to the Committee, for the villages outside of Bingley; while Bingley proper sends eight representatives on the Committee; and though the voting at the January General Meeting may record votes to more than eight nominees for the Bingley district, who may command a majority over the Branch nominees; yet the Branch nominees, to the number of four, have precedence over those at Bingley, after the eight are elected, no matter how few the votes obtained. This gives an assurance that the Branches shall be represented on the Committee, some however contend, that it limits the choice of good representatives, as no district can send more than the number prescribed for it, however able their candidates may be. It has a tendency, or at least an element of possibility of destroying the one-ness of the Society, and divide into a number of opposing elements which have no other base than that of locality. However, this view of the matter has not manifested itself in any marked degree hitherto, if at all.







## CHAPTER XIV.

### A PLETHORA OF CAPITAL.

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**W**E now come to the last five years of the fifty we set out to chronicle; they have been marked by no event much above the common, the problems however which at this time faced the management were of a very different character from those which they had to grapple with in its earlier years; not a want of capital, but a plethora of capital, a variety of causes have brought this about, two of the main of which were, first a more settled, regular and remunerative employment, which gave many so disposed the opportunity to save, and the other affecting the Society, was the confidence it had inspired, as a safe receptacle for the accumulations.

The gradually growing trade was unable to absorb in extensions or otherwise, the increasing Share Capital; at an early period of the five years under review, the balance at the Bank had reached £5000; while the loan with the Co-operative Wholesale was double that. Many were the schemes for the utilisation of this growing capital, some Co-operative Societies had solved it in a very simple manner, by paying out to the Members, all above a

certain limited amount which could be held by each ; this policy shifted the responsibility of its investment, from the Management to the individual Members ; and this method had certainly this in its favour, it withheld from impulsive and not over-discriminating persons, who might form a majority on the Committee, the power to indulge in rash speculations. The burden from the interest payable on a large capital by the Society, was intensified by the announcement of the Co-operative Wholesale, to lower the rate of interest payable on loans from 4 to 3 per cent.

The simple method of paying out the Share Capital as indicated above, did not find favour, but the very natural question arose, why pay more for capital than the market value, and more than other similar Societies were lending it out at, such as Building Societies ; it became evident to anyone who gave it any thought, that they could never hope to extend in any marked degree, the Advances department of the business, so long as higher rates of interest were charged than were charged elsewhere, consequently we find a paragraph in a Report—which, though rather long will considerably elucidate the position—which says, “In your Committee’s Report for the corresponding quarter of 1886, these words occur, ‘By referring to the item—cash in Bank—in the Capital Account, it will be seen that the amount is large, considering that for the bulk of it, we receive only 2 per cent., it has received the careful consideration of your Committee during the quarter with a view to reduce to a minimum the loss resulting therefrom ; they are aware that the Rules give them the power to reduce the capital, by reducing the maximum that can be held by each Member, from £200 to £150 or

£100. That course though easy of adoption, does not commend itself to them, for surplus capital only becomes such when the re-investment of it results in a loss, and it would not matter if our Share Capital was double what it is, if the re-investment of it brought in as much interest as is paid for it. Under such conditions no amount of capital would be looked upon as a surplus, but such investments are not easily found.'''

The Report then goes on to ask for a reduction of the interest on Shares over £100, to  $2\frac{1}{2}$  per cent., and for all the Shares the owners of which do not purchase £3 worth in any one quarter, also to  $2\frac{1}{2}$  per cent.; whilst the Purchasing Members, whose Shares do not exceed £100, remain at 4 per cent. These recommendations of the Committee were readily adopted. The Report also stated that it would affect about 100 Members holding Shares in excess of £100 each. Since then this class of Investor has decreased to 43, while the aggregate amount of Capital has increased from £41,157 to £55,490.

“Almost an exact parallel of conditions prevails now, as then, with regard to finding remunerative investments, even at the lowered rate of interest; this difficulty is increasing, and the loss resulting from re-investment is also increasing. Considering the cheapness of money it is as desirable now, and as necessary to reduce the rate of interest, as it was in 1882, when it was reduced from 5 to  $4\frac{1}{2}$  per cent., and again in 1885, from  $4\frac{1}{2}$  to 4. Your Committee therefore ask you to give your favourable consideration to the proposal to reduce the rate of interest to  $3\frac{1}{2}$  per cent. on all sums up to £100; Investors above and

Purchasers below £3 per quarter, to remain as heretofore at  $2\frac{1}{2}$  per cent. And also to induce Members to become borrowers, who are desirous of purchasing their own dwellings, that the rate charged be reduced from 4 to  $3\frac{1}{2}$  per cent. Anyone having the smallest acquaintance with investments, cannot doubt the wisdom of the above suggestions, and when it is considered that the rate proposed can be equitably applied to all investments of Share Capital, whether of small or large sums, a sense of justice should prompt the proposed change, especially when the fact is known, that at present there are about 1200 Members who are small Investors, and who are doing nearly one half of the trade of the Society, and are only receiving on their Share investments, the rate of interest proposed, namely £3 6s. 8d. per cent., whilst the whole trade is taxed to pay 4 per cent. to their more fortunate coadjutors, the larger investors."

At the ensuing Quarterly Meeting, after this explanation had been circulated, the Members decided to act on the suggestion, and the resolution was carried, although at the previous Quarterly Meeting it had been rejected, probably from an insufficient grasp of the question. Up to this period the Loan Advances had reached to about £5000, they did not increase much for a year or two.

About the same period they purchased fourteen houses in Raven and Lark Streets; they were re-sold shortly after to various purchasers, at a little profit. They also purchased property in Horsfall Street, which after alteration, became the Branch of that name, it was opened in 1896. John H. Coulton was the first manager there, and

in the following year, Mornington Road Store was opened, H. Walsh becoming the manager.

Building land in Bingley at this period, was very high, in consequence of the very limited quantity available; and the Society entered into negotiation to purchase the Ashfield estate; this after some amount of correspondence and interviews was abandoned. Part of the Myrtle Park on the opposite side of Bradford Road, was offered, and eventually purchased, it contained an area of nearly 31 acres, the purchase price was £12,345. The Committee in their Report after purchasing, said, "this will seem to many of our Members a large undertaking, and so it is, and it is an object lesson of the power and growth of the Co-operative movement in Bingley, and in its development will be another illustration of the power which, united, we possess of securing to ourselves many items of profit, which otherwise would accrue to the capitalist middleman."

We may here point out that the word "ourselves" used in this sense has a very comprehensive meaning, and may embrace every man, woman and child in our neighbourhood, if the heads of families and others, would become Members of the Society. The remarks we made anent the buildings of the Central Store, with regard to the croakers, might be here repeated if it were necessary, every move forward if of any magnitude, is certainly going to involve the Society's ruin. It has always seemed so to the timid, and those who have not been favourable to the spread of co-operation, have eagerly taken up the hue and cry, and propagated alarms, which time has proved to

be utterly groundless. The purchase of the land was completed on the 2nd of November, 1896; and at the end of that year the Loan Advances to Members stood at £5263. The purchase of this land by the Society had another effect beneficial to the town; almost immediately land which had been held at a high price for building purposes, was reduced in value.

As an illustration of this, the Society had had fixed, the price of a plot of land about which they had been making enquiry, at 6s. per yard; some of the same plot became obtainable at 4s., or one-third less. The cheapened price of land, coupled with a fairly prosperous local trade, gave an impetus to house building; and as the favourable terms on which the Society advanced money, had become better known, the applications for advances would have exceeded the power of the Society to supply, had not the Co-operative Wholesale Society, about the same time, promulgated a scheme to lend to retail Societies, who in their turn were desirous of lending to Members, sums of money for that purpose, a tentative advantage of this offer was taken by the Society, and arrangements were entered into for having advanced, if required, a sum of £5000, which amount could easily be made more if required. £4000 at the end of 1898 had been advanced by the C. W. S., on the other hand, however, the Advances made to Members had increased from £5263 at the end of 1896, to £14,776; which advances became a very considerable aid by the interest accruing therefrom, in the lowering of the amount which previously trade had had to bear. Surmising that a considerable amount of Capital was awaiting a favourable opportunity for investment in the Society from its Mem-

bers, it was decided to open a Loan Account, offering 3 per cent. interest, and also to allow Purchasing Members to increase their Shares to £200, at the maximum rate of interest allowed; this had the effect of attracting Capital, which enabled the Society in a few months to discharge the £4000 advanced mentioned before, and by the end of 1899, the Advances to Members had increased to £16,174.

This, our readers will note, is in striking contrast to the first twenty years of the history of the Society, which as recorded in the earlier Chapters, was one continual struggle; partly arising from want of capital, but more so from credit given disproportionate to the capital at command; we are not sure however whether there was not more tenacity of purpose, evinced under very trying circumstances, than would be at present, were conditions similar; however that may be, the present day co-operators happily are not put to the test.

It would seem befitting that the names of persons living when these lines were penned, should be given, who were Members during its earlier struggles. These names we have taken from the Share Ledger, there may be others we have missed, but if so it is not intentional; John Beck, Charles Gates, Samuel Hardisty, Reuben Lister, Mark Rowling, John Smith, Thomas Smith, John Stephenson, William Shackleton, Henry Shackleton, Henry Slater, Robert Sunderland, Peter Wilson, Timothy Greenwood, Benjamin Rushton, David Newton, John Shaw, John Moorhouse, James Lee, and Joseph Holmes.



CHAPTER XV.  
SHOWING THE CONSOLIDATED POSITION  
OF THE  
SOCIETY AND THE MOVEMENT.

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**I**N the preceding Chapters we have attempted to give in the natural sequence of events, the salient features of the history of our Society; so far as the Minutes, Reports and Balance Sheets at our command have enabled us to do.

We are aware of many imperfections in the narrative, some of which perhaps might have been avoided by going into more minute details, but our purpose has been to present the main features of the history in as succinct a form as possible; avoiding as much as possible anything which might give offence to any persons now living, who have had friends or relatives connected with the Society; who in any way, either from want of judgment or any other reason, have retarded the progress of the Society. We have endeavoured also to avoid the other extreme of giving overdue praise to individuals, who no doubt have been great factors in pioneering the Society to its present condition.

That it has reached its year of Jubilee in such a sound and healthy condition, is no doubt due to the loyalty of



the great bulk of its Members; a loyalty which has been fostered by the extreme care evinced by the successive Boards of Management, in looking well after its financial position; they had in doing this a noble example set them, as we have seen in its earlier days, by the Members voluntarily relinquishing half their dividend to consolidate the position of the Society; and it would have been a base act of ingratitude to the earlier pioneers, if their successors had not in some measure emulated their example. That they have done so, there is ample evidence in perusing the last Balance Sheet of 1899, where we find the reserved amounts appearing therein amounting to £3482, or a little over 5 per cent. of the entire Capital—Share and Loan—of the Society.

We shall betray no secrets if we add that in addition to what appears as reserves, there is an additional reserve in the depreciation of Stocks, which does not appear on the surface, over and above their cost value, of no less a sum than £1760; and to this also might be added some part of the depreciation allowed on original values of Property, and Fixed Stock, over and above their actual depreciation. The statement will be within the mark by saying that altogether these will represent fully 10 per cent. of the entire Capital.

While the previous Chapters of this compilation have been going through the press, the Accounts for the Quarter ending March 31st have been completed, so as an Addenda to this Chapter we make some extracts, which by condensation as well as elaboration, show the position of the Society in a very striking aspect—

	£	s.	d.
The Share Capital of the Society owned by 3068 Members amounts to	66401	14	0½
The Deposits in the Penny Bank owned by 1504 Depositors amount to	2612	16	0
The Loans invested with the Society by 26 Individuals amount to	2361	14	9
The Clubs, in which is invested by 222 persons, amount to	103	6	1½
The various Reserve Funds amount to	3786	8	7
The Society owes for Goods and Expenses	406	4	8
While the disposable Profit of the Quarter is	3376	19	8½
<hr/>			
This in a concise form gives the whole Liabilities of the Society	£79,049	8	10½
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*Now let us see what the Society possesses to meet  
these Liabilities:*

The Retail Value of Goods in Stock and Ac/s. owing to the Society amounts to	13,050	15	0
And the Value of Goods at Wholesale Prices	2348	17	0
<hr/>			
	£15,399	12	0
The Retail Value however is discounted by	4650	8	0
<hr/>			
Leaving the Net Value for the purpose of this Account	10,749	4	0
Property in the shape of Buildings and Land which originally cost £47,157, has been depreciated £6954, and now stands at	40,203	0	0
It has Shares in 32 Productive Societies amounting to	5107	12	3
<hr/>			
<i>Carried forward—£56,059 16 3</i>			

<i>Brought forward</i> —£56,059 16 3	
And Loans in 11 Productive Societies amounting to	} 2581 8 2
Cash in Bank £2769 11s. 0d., and in hand £91 14s. 2½d.; together	} 2861 5 2½
There is lent out to 66 persons for ac- quiring houses	} 16,587 14 3
The Fixed and Working Stock comprising 12 horses, 1 boat, several waggons, carts and gears, 9 Railway waggons, scales, counters, and other fixtures in about 20 Stores, for the purpose of this Account, is estimated at	} 959 0 0
<hr/>	
£79,049 3 10½	

The most cursory glance at these figures will convince anyone that there is no straining after dividing unearned profits, the stability and soundness of the Society having the first consideration; this condition of things attracts capital at a moderate rate of interest, and gives to the purchaser a good return in dividend.

From the position of borrowing, as we have seen in the earlier Chapters, the Society is now in a position to lend, and has lent already, over £16,000 to enable working men to become owners of their own homes; who when old age overtakes them, will be ensured without state aid, of a pension of at least the letting value of the house; many by their habits of thrift, fostered by the existence of the Society, have sums at their command, which will bring them comforts otherwise unobtainable. The facilities

which the Penny Bank offers, and are being taken advantage of by the junior portion of the community, at the time of writing, to the extent of about £2500; augur well for the Depositors' future habits of thrift. And when it is remembered that this Society is only one of nearly twelve hundred scattered over the kingdom, it may well be conceived what a power the movement has become.

Mr. Scotton, a Member of the Directorate of the C.W.S. in a recent address, puts the possibilities of the movement in a very striking manner; he said:—"he did not know that there had ever been a period in which there were such grand opportunities, such glorious possibilities for working men, if they would only be equal to them. Look at the past. At the beginning of the century they could have no Friendly Societies and no Co-operative Societies, as now. And the historian of the future, if he would truly depict it, would undoubtedly say that the grandest organisation of the period was this which they called Co-operation. Although it had the most humble origin, it had proved a grand success. He did not know of any movement which had had so many obstacles to encounter, and yet it had overcome them all. What were these obstacles? First of all, there were the powerful vested interests of shopkeepers, merchants and manufacturers all allied against this (at one time) weakling of Co-operation. Another great difficulty was the ignorance and prejudice of working men themselves—the lack of unity on the part of working men. He wished from the bottom of his heart that the whole of the wage-earners of this country were Co-operators. What a difference there would soon be in the land! And yet, though there was not one tenth-part

of them in the movement, what a great success it had been. Another obstacle was that the law of the land was once against them. At the beginning of the century working men were not allowed to combine together. Seven Dorset labourers, steeped in poverty, but some of them anxious to improve their position, were met together to talk over their doleful position, when the Conspiracy Act was enforced and the myrmidons of the Government pounced upon them, and they were ultimately transported beyond the seas for seven years, their only offence being that they desired to improve their circumstances. That law was altered. Then the great Friendly Societies started, and the Rochdale Pioneers began its glorious mission. But still the law was against them. They would not allow working men's Societies to combine. That law was, however, repealed in 1862. Then the great Wholesale Society started on its magnificent career. What was it that Co-operators wanted? They wished to improve their social position. They did not envy the rich, but they wanted to have an innings themselves, and they would have it if they were only true to one another. It was sometimes said that the working classes were so much better off now that there was no need for Co-operation. But there was as much need for it now as ever before in the world's history. Capitalists were now altering their tactics, and the large rings and syndicates would compel the workmen to band together if they were to hold their own. Taking the whole of the population, rich and poor, of this country, one in every four, after reaching the age of sixty-five years, were paupers to-day in the richest country in the world. It was a great fault

in their nineteenth century civilization that anybody who had led an honest life should end their days in the workhouse. But if all working men were true to Co-operative principles they would soon be able to write on the doors of the workhouse, "To let." He felt as convinced as he was of his own existence that working men could get everything they wanted, and no Government in the world could stop them if they were united. It might be said that they could not get a Co-operative Society with 100 Members but they had some crotchety people in it who had sometimes a very strong following, especially if they attacked the Committee. He urged Co-operators, however, to sink their minor differences, to be united and determined not only to benefit themselves but their fellow-men, and they would soon succeed. He had said that England was the richest country in the world. It was impossible for him to bring before their mind's eye a picture of the total wealth of the country. Reason almost reeled when they thought of it. They had only to start a big brewery and the capital, no matter how great it might be, in less than twelve hours was subscribed a dozen times over. In Consols—which represented the National Debt, and which would be a bit bigger presently—banks, and railways there was no less a sum than 2,300 millions invested and making interest. If it were not that labour made such investments profitable they would be as valueless as the stones in the streets. Labour did not get its fair share of the wealth it produced, and it was labour's own fault if it did not. He said a few years ago—and he was beginning to see that what he said then was coming to pass—that they were gradually getting nearer and nearer to a crisis,

and that if labour was to hold its own it would have to fight capital with its own weapons. Working men could obtain that capital easily if they so willed. In the year 1864 the whole of the money invested in Co-operative Societies, was a little over half a million. In 1874 it was 5½ millions; in 1884, 18 millions; and in 1894, 41½ millions. During the last five years 80½ millions of profits had been made, which had gone into the pockets of working men who had been wise enough to become Co-operators. This would otherwise have gone into the pockets of the shopkeepers. What he desired them to do was to better their own position, and try to help every man to raise himself. The highest aim was not to make a dividend. It was to elevate the mass of the people. During the previous week he paid a visit to their shirt factory, so that he could get some information that he might encourage the people with. In London young women were making shirts at 1½d. each, and working sixteen hours per day to get six or seven shillings per week. At their own factory their girls worked 44½ hours per week, and the youngest of them got 10s. per week, while many of them got 26s., 27s., and 28s. per week; and yet, after all that, the Society was able to compete with the class of capitalists he had mentioned."

The progress of Co-operation is well illustrated in the accompanying diagram from the C. W. S. Annual, for thirty-six years—1862 to 1897. The total sales have been £940,668,025, and the profits for the same period were £84,601,452.

THIRTY-SIX YEARS'

# PROGRESS

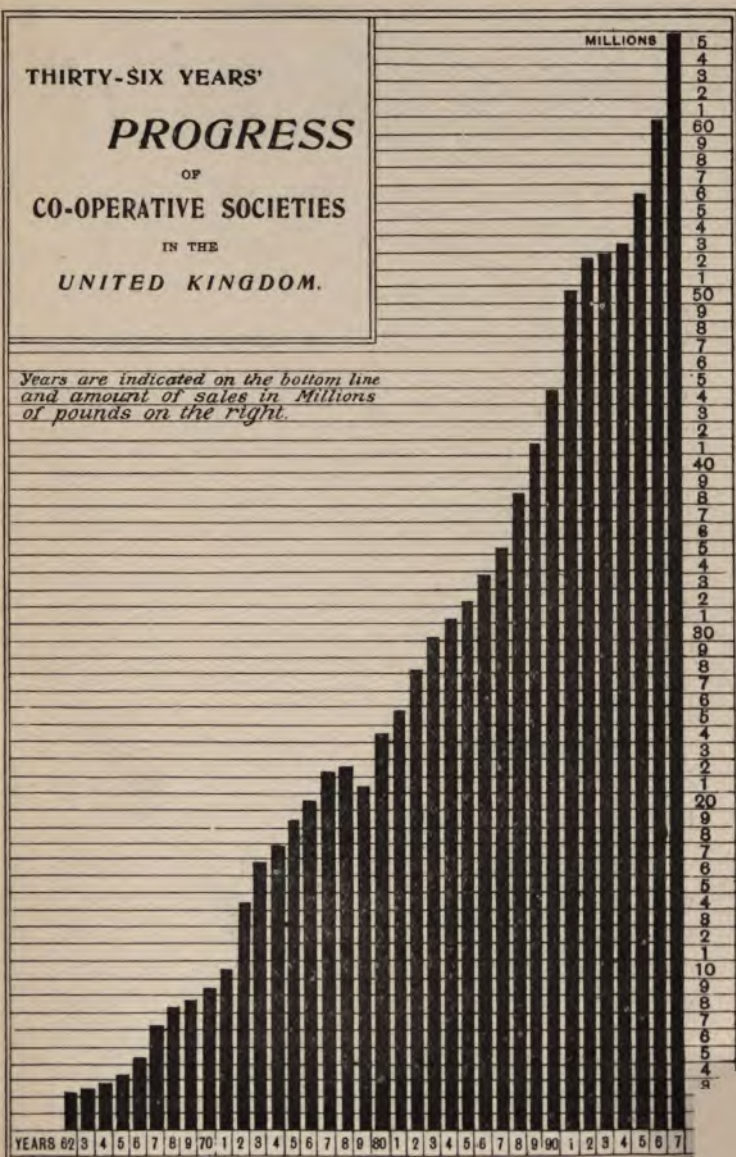
OF

CO-OPERATIVE SOCIETIES

IN THE

UNITED KINGDOM.

*Years are indicated on the bottom line  
and amount of sales in Millions  
of pounds on the right.*







## CHAPTER XVI.

### ACCOMPLISHED FACTS AND POSSIBILITIES.

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**W**E had intended that our history should close with the last Chapter, as we have no desire to pad it out to an inordinate length, but on the other hand to put it in as brief a manner as possible, however there are some other features we desire to notice. About the middle of our history, we used the simile of a human life to illustrate its position; now that it has reached its fiftieth year of existence, we do not desire to follow up the simile, and prognosticate that its best days have gone by, for institutions often flourish long after their founders have been almost forgotten. They survive many generations. We believe Co-operation is destined to do that, and in it we believe, will be the true solution of many of the great conflicting elements which distract human society.

It makes no millionaires, but prevents a multiplication of paupers. In a pecuniary sense it is capable of uplifting the masses. It will not do so to its fullest capabilities by distributive Co-operation alone. It remains for future generations to apply it more fully to the productive side, and eventually to supplying the comforts which have been hitherto in a great measure only attainable by the rich. For this purpose it will require not mere meddlers and fault-finders, but men of constructive capacity, capable of

taking large views of social questions, and capable managers who must be remunerated accordingly. The capital necessary might be accumulated in our Societies; a little leaderette in a recent number of the *Co-operative News* puts the possibilities very neatly and concisely in what it calls "Citadels of Thrift."—"Would not this be a good description of Co-operative Societies, when well-established and loyally supported? Savings Banks, Building Societies, and even Sick Benefit Organisations can scarcely claim to rank with the trading—be it distributing only—Co-operative Societies dotted over the land. Every city has its slums and its deteriorating districts, while the drink traffic and gambling clubs spread wide devastation. Among the antidotes to all that encourages the decay of men, women and children, physically, morally, and intellectually, Co-operation is taking, year by year, a more important and decided position, erecting its citadels of thrift on the foundations of principle and experience. The thrift is not merely material, it ranks also as moral and educational. Side by side with the money saving stands the uplifting and mental training of the Members, first in organisation and commercial dealing, but hardly second in the study of social problems, the working out of their own social salvation, and the fulfilment of the longing, yearning, striving for the mental good which their fathers comprehended not. Let us then defend and extend our citadels of thrift." Locally, we require more diversity of Industries, and it will be well for our neighbourhood to devise means for bringing them or creating them; they will probably come slowly by wishing and waiting, let our accumulating capital be employed in some well considered scheme which will bring about this desirable consummation.

For the information of those who are not so well acquainted with the movement of which we form a part, we may say that the Co-operative Wholesale employ in their various productive departments, 6206 persons. And in their distributive and productive concerns combined, 10,070. Their Annual Turnover exceeds £18,000,000, and their profits for the last Half-year were £153,125. They produce biscuits, jams, boots and shoes, soap, woollen cloth, furniture, ready-made clothing, shirts, mantles, underclothing, and manufactured tobacco, &c. By combination it would be ultimately possible to supply all our material wants. Corn milling for supplying the Societies is carried on largely at Halifax, Sowerby Bridge, Newcastle, Edinburgh, Leeds, London, and other places. All these businesses are carried on by the workers for the workers, and in various other productive concerns, we have stuff goods, cutlery, bedsteads and wringing machines, watchmaking, cotton spinning and weaving, hosiery manufacturing, bicycle makers, engineers, &c.

When we remember that all these branches of business have mainly sprung into existence since the date of the establishment of our own Society fifty years ago, it gives us hope of still greater possibilities in the future. Individually let us strive by fidelity in purchasing at our own Stores, goods manufactured by Co-operators, which do not bear the taint of the sweater's den; husband our resources, and apply them to the manufacture of our needs and comforts, and when the chronicler of the Society and its people fifty years hence, comes to record its history, we are optimistic enough to believe that still greater progress will be recorded than is here set forth for the last fifty years.



## OUR ILLUSTRATIONS.

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**I**T was not the intention of the compiler to overload this history with pictures, however the reproduction of some of the old familiar faces seemed indispensable; of persons who have done great service in the cause of co-operation when it was not as popular as it is now, when their efforts were derided and considered utopian, but whose faith and effort never failed. Of such was our old friend John Beck, whose inspiring reports of former years we have freely quoted from; he was an active worker in the capacity of Secretary for several years, and afterwards as one of the Auditors, and though accumulating years incline him to the rest that his home affords when the day's work is done, yet he takes a keen interest in matters social; and his, we had almost said Carlylean, pungent remarks on men and things are fraught with great wisdom, the result of a long experience and observation.

We also give the portraits of three of the founders who have now passed away—David Hanson, Edward Lee and William Stephenson, and we are happy to say of one of

the living ones, William Shackleton. There is also included, John Speight, who was active as Secretary and in other capacities in the earlier history of the Society, he was appointed as Manager of the first Branch at Morton, and came to an untimely end through a fall, one very foggy winter evening. Our old friend Thomas Simpson, only recently deceased, deserves a place in the collection of old worthies; though the portrait was taken many years before death we can trace the familiar features. And then there is our Manager of long ago, Thomas Anderson, through whose efforts in a great measure the Society began its upward and onward career after battling for over twenty years with indifferent success. In the course of the narrative, we give a list of twenty names who were Members in the earlier years of the Society, who are still amongst us; if any are missed who were in a like position, we hope they will not consider themselves slighted, as such an intention is not entertained by the compiler of the history. It was not his intention either to say much of the living active workers, but the following paragraph has been pressed upon him for insertion—

“ William Hartley’s first connection with the Society as an employé, was in the year 1867, when he was appointed Branch Manager of the Grocery Store at Cottingley, where he remained until the Cullingworth Branch was opened in 1871, to which Store he was then transferred, but only stayed there about four months, as at the end of that period he was elected by the Members at a General Meeting of the Society to the position of General Manager, and a few years later as Secretary and General Manager, which position he has held with credit to himself and the

Society up to the present time. In 1871 when he took over the management, the number of Members was 909, with a yearly turnover of £34,123, and a profit of £2,898. At the present time the number of Members on the register is 3,062, turnover £80,000, profit £12,129. These figures combined with the high position the Society has attained in the Co-operative world, can but be very gratifying both to the Members and Management alike, a position which has only been attained in a great degree by the careful, persistent, calculating, and methodical Secretary and Manager of the Society, generally supported by an appreciative and progressive Board of Directors.

Mr. Hartley, as Manager, has had many great difficulties to contend with in establishing the prosperity of the Society; at the time he was appointed Manager, one of the most notable of these was the weekly credit system, this was ultimately abolished without inflicting any serious inconvenience on the Members. The depreciation of property and fixed stock has always had his particular attention, by seeing that proper allowance was duly made for same, and by special depreciation, the stability of the Society has been assured, and to quote an extract from the *Co-operative Chat*, (in a recent issue of the *Bradford Observer Budget*), referring to the Bingley Society, which says, 'It is a compliment to that sturdy and enterprising Society, on which no outsider can look with other than favourable eyes.'

It is fitting we should give in some detail the connection with the Society of the persons whose portraits appear singly in the collection. Benjamin Stephenson entered

as a Member in his youth, in October 1863; he has served the Society in various capacities, in the first half of 1865 he was Secretary, and was appointed Auditor in the middle of 1864 and again in 1868, he was Treasurer in 1874 and 1875, and was appointed Drapery Manager at the end of 1875; he has just severed his connection in that capacity after such a long period of devoted and faithful service. Then there is our old friend and whilom Auditor for many years, John Moorhouse.

Joseph Foster, Vice-President, was elected on the Committee in 1883, and has served on it without a break to the present time. S. R. Foster, our present President, joined the Committee in 1883, was Vice-President in 1884 and most of 1885, when he was elected President, which office he has held continuously since.

Tom Lawson came as an apprentice in November 1869, and was afterwards the head counterman in the Chapel Lane Grocery Store, was appointed Manager of the Park Road Branch, when first opened in May 1875, and after the decease of James Dickinson in 1882, was appointed Assistant Manager and Secretary, which position he has worthily filled since.

The various groups are the employés &c. of the Society, and will be recognisable by many of the Members. These groups and the various buildings of the Society give a pictorial illustration of the progress of the Society, which may strike some more forcibly than any written description would, and will probably prompt the recipients of the books to retain them as a souvenir of the Society's Jubilee.



Wm. Stephenson.



David Hanson.



John Speight.



Edward Lee.







John Beck.



Thos. Simpson.



Thos. Anderson.





B. Stephenson.



Wm. Shackleton.



John Moorhouse.





S. R. Foster.



Joseph Foster.



Wm. Hartley.



T. Lawson.





The Committee.







Committee of the Women's Guild.





Office Staff and Auditors.





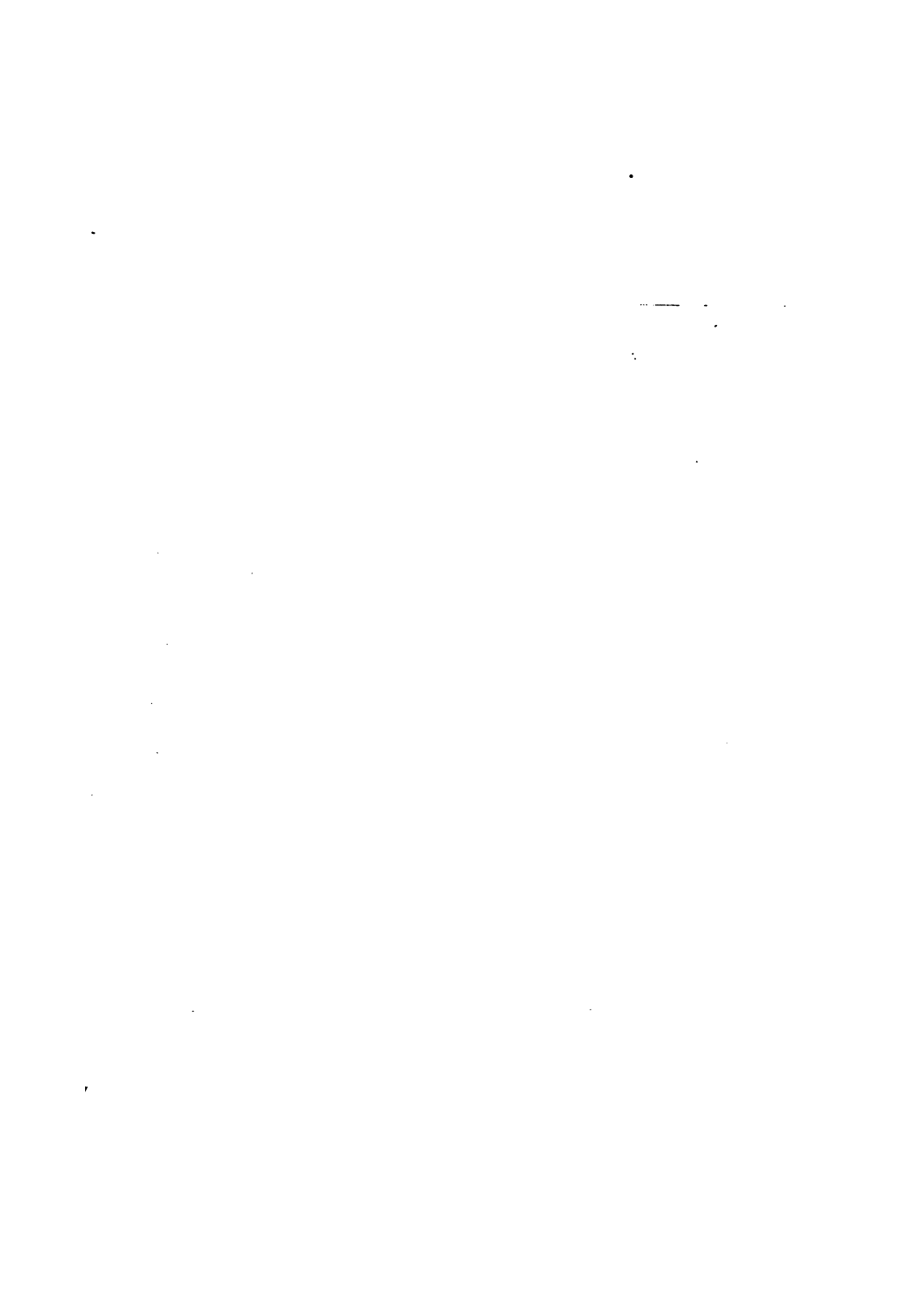
Department Managers.





Grocery Branch Managers.







Tailoring Department Employees.





Boot and Shoe Department Employees.





Clog, and Pork Departments Employees.





Coal Department Employees and Teamers.







Painters and Paperhangers,





Juniors—Grocery Department.





Chapel Lane Stores.





Park Road Branch.







Mornington Road Store.





Ferncliffe Stores.





Horsfall Street Stores.





Myrtle Park Stores.



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1



Morton Stores.





Crossflatts Stores.





Harden Stores.





Cullingworth Stores,







Cullingworth Shoe Stores.



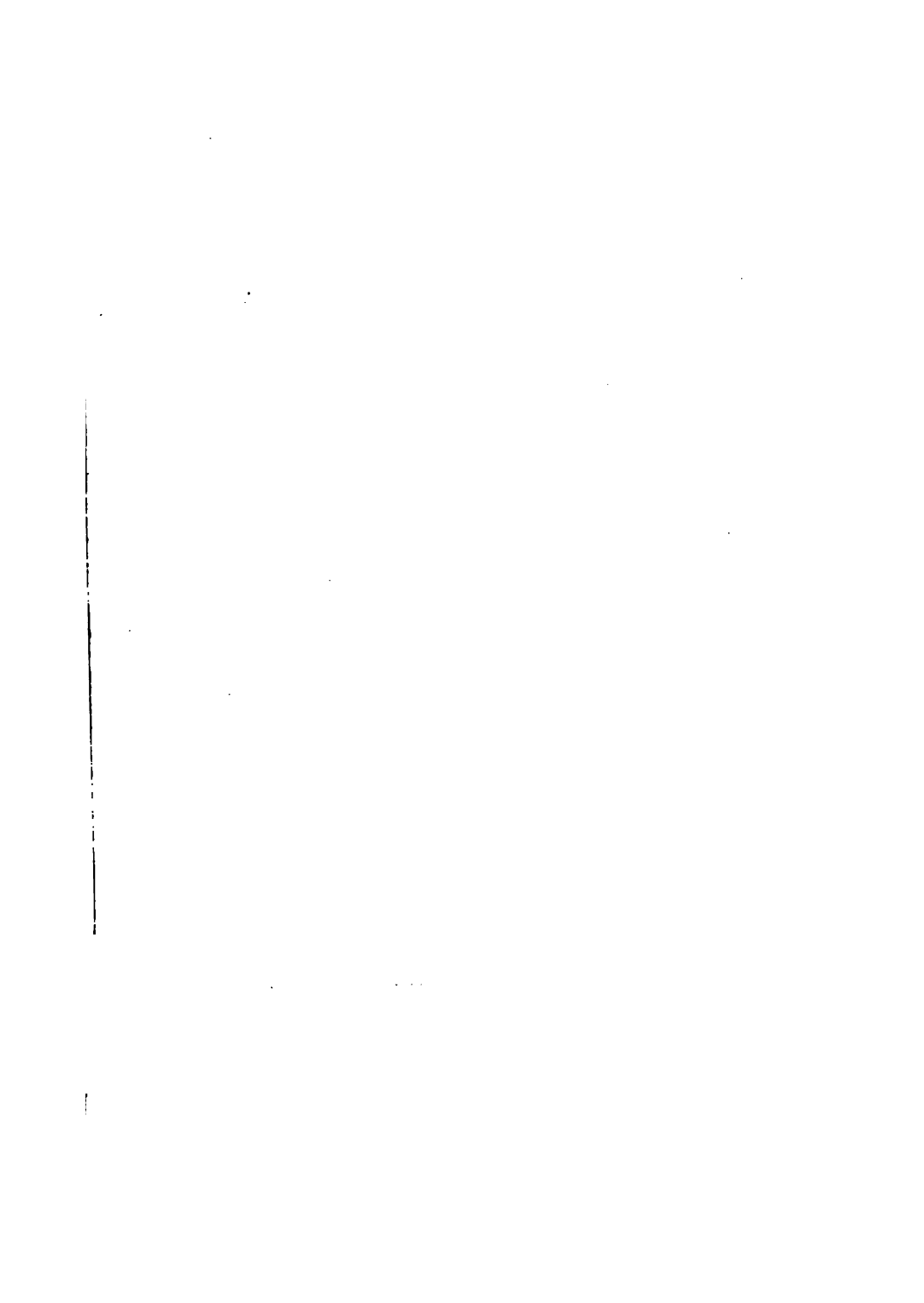


Sandy Lane Stores.



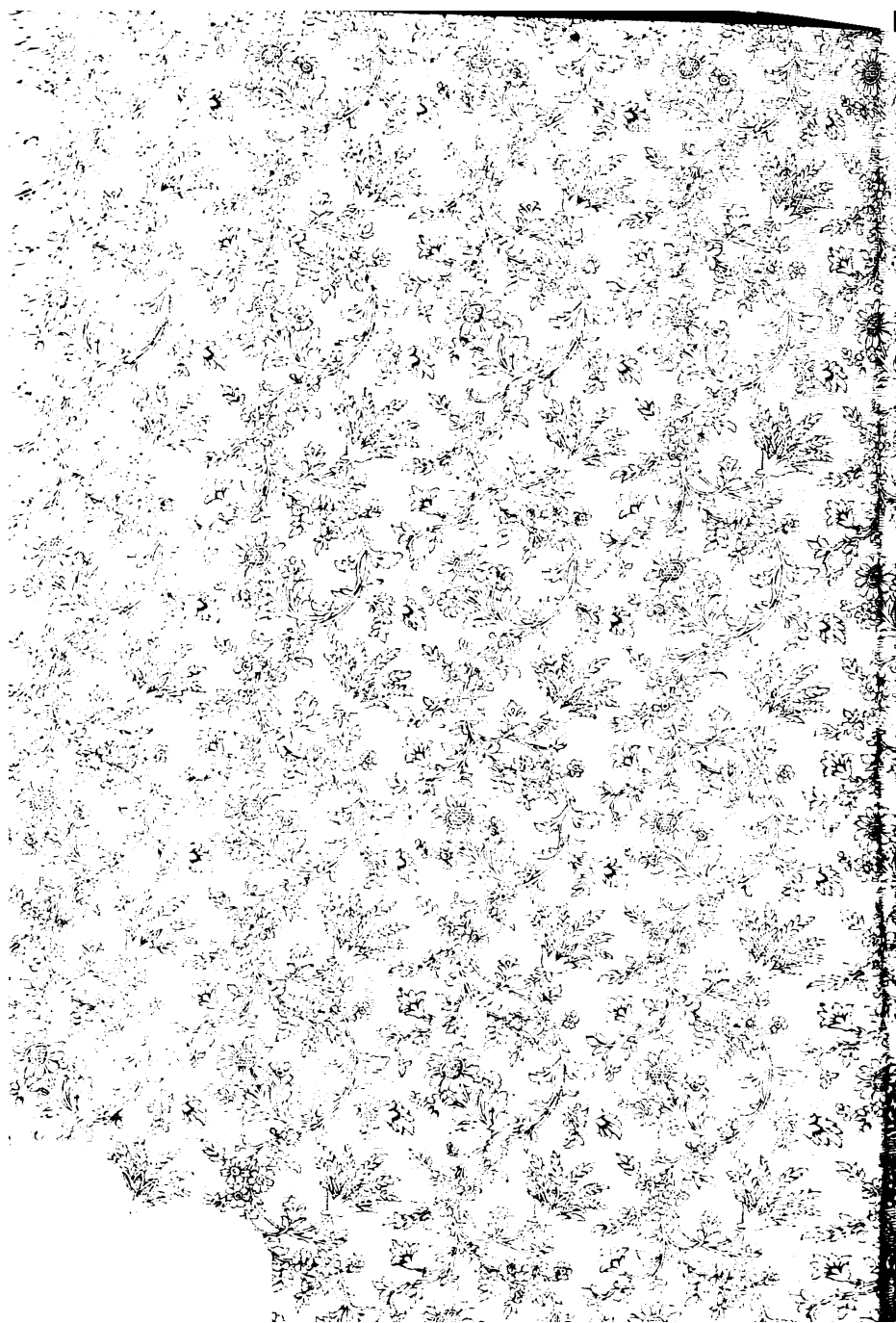


Cottingley Stores.









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